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BANK**

Bank Pertanian Malaysia Berhad 200801010522 (811810-U)

**FREQUENTLY ASKED QUESTION****PROGRAM UTAMA – TERNAK**

| No. | Question  | Answer  |
|-----|---|---|
| 1.  | What is the Madani Poultry Entrepreneur Program under Commercial Poultry Scheme ("UTAMA – TERNAK")? | <p>The UTAMA – TERNAK Program is an initiative to provide financial assistance in the form of financing to poultry farming entrepreneurs due to changes in the chicken price control policy introduced by the Ministry of Agriculture and Food Security ("KPKM") on November 1, 2023.</p> <p>This Program is offered to entrepreneurs involved in commercial poultry farming on a medium scale, with a capacity of up to 35,000 chickens. The poultry farming activities mentioned in this Program refer to Broiler Chickens (<i>Ayam Pedaging</i>) and Crossbred Village Chickens (<i>Ayam Kampung Kacukan</i>).</p>   |
| 2.  | What are the applicants' requirements for this program?   | <ul style="list-style-type: none"> <li>a) Malaysian Citizen.</li> <li>b) Applicant aged between 18 years and up to 60 years (at the end of the financing period).</li> <li>c) Applicant or Business (Sole Proprietorship, Limited Liability Partnership (LLP) and Sdn Bhd), registered or incorporated under: <ul style="list-style-type: none"> <li>i. The Companies Commission of Malaysia, either under the Business Registration Act 1956, and/or the Companies Act 2016, or the Limited Liability Partnerships Act 2012 (private limited, sole proprietorship, and partnership);</li> <li>ii. For Sabah &amp; Sarawak: The relevant authorities or District offices.</li> </ul> </li> <li>d) Applicant or Business with at least three (3) years of experience in poultry farming, proven by the business registration date/company, or business transaction documents such as receipts, invoices, income records, and similar documentation.</li> </ul>   |
| 3.  | What is the scope of financing offer under this Program?  | <p>This Program offers working capital facilities to entrepreneurs to cover operating costs, including the following:</p> <ul style="list-style-type: none"> <li>a) Purchase of Day-Old-Chick ("DOC");</li> <li>b) Purchase of poultry feed stock;</li> <li>c) Purchase of medicines, including poultry vaccines;</li> <li>d) Labor wages and utility.</li> </ul>   |
| 4.  | What is the Shariah concept used under this Program?  | <p><b><u>Tawarruq</u></b></p> <p>This Program adopts Tawarruq concept which consists of two (2) sale and purchase contracts. The first contract involves the sale of an Asset (commodity) by a Seller to a Purchaser on a deferred payment basis. Subsequently, the Purchaser of the first sale transaction will sell the same Asset (commodity) to a Third Party in cash and on spot basis.</p> <p>Through Tawarruq arrangement, the Bank will buy the Asset (commodity) from the Commodity Supplier with the Cost Price (equivalent to the approved financing amount). Subsequently the Bank sells the Asset (commodity) to the Customer based on Murabahah concept (Cost Price plus Profit) on a deferred payment basis. Next, the Bank (acting as Customer's Agent) will sell the Asset (commodity) to a Third Party at Cost Price, in cash and on spot basis. Proceeds of sales shall constitute the disbursement of the Facility to or for the benefit of the Customer.</p> <p><b><u>Wakalah</u></b></p> <p>Under this financing facility, the Bank will apply the dual-agency mechanism under the <i>Wakalah</i> concept. The customer appoints the Bank as the customer's agent to purchase the Commodity from the Bank and</p> |

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|     |   | subsequently sells the Commodity to another Commodity Supplier on behalf of the customer in order to complete the <i>Tawarruq</i> transaction.  |
|     |   | "Commodity" in the context of <i>Tawarruq</i> transaction refers to any type of Shariah-compliant commodities acceptable by the Bank such as crude palm oil, plastic resin, prepaid credit, or any other commodity as advised by the Commodity Supplier through any Commodity Trading Platform approved by the Bank.  |
| 5.  | Where can the financing application be made?  | Applicants are advised to submit their financing application at any Agrobank branch near their business location.   |
| 6.  | What types of financing products are offered?   | Working Capital Financing (WCF-i) <ul style="list-style-type: none"> <li>It is a financing facility for working capital using revolving credit and based on Shariah principle of <i>Tawarruq</i>.</li> </ul>  |
| 7.  | What is the amount of financing facilities offered?   | Maximum: RM500,000*<br>Minimum: RM50,000*   |
| 8.  | What is the financing tenure under this Program?  | <ul style="list-style-type: none"> <li>a) The financing tenure is up to 84 months (7 Years)*.</li> <li>b) The credit term is based on the operational cycle according to the type of poultry, as follows: <ul style="list-style-type: none"> <li>i. Broiler Chicken – Not exceeding two (2) months per cycle*.</li> <li>ii. Crossbred Village Chicken – Not exceeding three (3) months per cycle*.</li> </ul> </li> </ul>   |
| 9.  | What are the documents requiring for this Program?  | The required documents for financing application are as follows: <ul style="list-style-type: none"> <li>a) Business registration, company incorporation documents, or contract farming agreement.</li> <li>b) Any recent transaction documents proving business operations, such as receipts, invoices, income records or similar documents.</li> <li>c) Purchase invoice for DOC based on the number of chickens.</li> <li>d) The financing amount for DOC is as stated in the invoice and subject to the maximum cost per chicken.</li> </ul> |
| 10. | What is the effective profit rate for the financing facility offered?                           | The profit rate is up to 3.75%* per annum, calculated on a daily rest basis.  |
| 11. | Are there any fees and other costs charged to customers in relation to this financing facility? | Fees and costs involved in completing financing documents such as credit takaful contributions and stamp duty are borne by the customer. For the above purpose, the customer is allowed to make payments through financing facility funds during the process of disbursing financing facility funds.  |
| 12. | Is collateral required?   | No collateral is required for this Program.   |
| 13. | How can I get more information about this Program?  | Applicants can get more information by contacting the Bank through the following mediums: <ul style="list-style-type: none"> <li>• Agrobank Call Center at 1-300-88-2476;</li> <li>• Visit the official Agrobank website <a href="http://www.agrobank.com.my">www.agrobank.com.my</a>;</li> <li>• Visit the nearest Agrobank branch;</li> <li>• Visit Agrobank's social media, namely Facebook, Instagram, and Twitter.</li> </ul>  |

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| 14. | Where can I get the application form for this program?     | Applicant can obtain the application form by visiting the nearest Agrobank branches.  |
| 15. | How the payment of this financing facility should be done? | <p>The payment method for financing facilities, whether as a one-off payment and/or in monthly instalments, can be made through any of the following channels:</p> <ul style="list-style-type: none"><li>• Cash Deposit Machine (CDM);</li><li>• Automated Teller Machine (ATM) or online banking;</li><li>• Over-the-counter at any Agrobank branch.</li></ul> |

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