ESGo FREE SELF VALUE DISCOVERY FOR MALAYSIAN SMES

Your ESG readiness and funding summary

vista infinity development sdn bhd | Construction | 11 November 2026

Prepared for hana from the answers given in the ESGo value discovery. Nothing has been measured or verified.

PART 1 - EXECUTIVE SUMMARY

Page 1 shows where you stand. Page 2 explains what it means and what to do.

YOUR ESG READINESS SCORE



Most basics are in place. A few gaps to close and write down.

YOUR THREE AREAS

Environmental 40 / 100

3 of 6 practices in place - energy, carbon, waste and water

Social 100 / 100

6 of 6 practices in place - staff, safety, training and community

Governance 80 / 100

5 of 7 practices in place - policies, accounts, oversight and risk

Each area is scored out of 100. Your overall score is the average of the three.

FUNDING AT A GLANCE

11 loans, grants and tax incentives checked against your answers

- **0** likely eligible: every basic rule we check is met
- **2** worth checking: one or two things to confirm
- **9** not a fit right now: a rule is not met yet

YOUR BEST MATCHES

CHECK **BizJamin-i 2.0**

Guarantee - Up to RM 5 million

CHECK **HRD Corp claimable training**

Training levy - Up to your levy balance

Your top 3 actions

Ranked by how much each one adds to your overall score. Most of them cost little or nothing.

1 +7 TO YOUR SCORE

ENVIRONMENTAL

We have taken energy-saving steps

What to do: Switch to LED lighting, set air-conditioning to 24C, and switch equipment off after hours.

2 +7 TO YOUR SCORE

ENVIRONMENTAL

We have worked out our carbon emissions

What to do: Add up 12 months of electricity (kWh) and fuel (litres) and convert them to tonnes of CO2e using the Energy Commission grid factor.

3 +7 TO YOUR SCORE

ENVIRONMENTAL

We have an environment or energy policy in writing

What to do: Write a one-page policy: who checks the bills, what you will reduce, and how waste is disposed of. Have a director sign it.

Doing these three would take your score from 73 to about 93 out of 100.

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PART 1 - EXECUTIVE SUMMARY, CONTINUED

What your results mean

Why ESG matters to a business like yours

Banks and lenders

Green loans and guarantees ask how you use energy and run the company. Written records make the application stronger.

Big customers

Listed companies report on their supply chain, so they send suppliers ESG questionnaires. Ready answers keep you on their list.

Grants and tenders

ESG grants and government green procurement look for written policies, records and named people responsible.

How your score is worked out

19 everyday practices
we asked about, across three areas

Points for each one in place
more for what banks and buyers ask for most

3 area scores
each one out of 100

Your score: 73
the average of the three areas



0 to 24 Getting started | 25 to 49 Developing | **50 to 74 Established** | 75 to 100 Advanced

What the funding labels mean

LIKELY ELIGIBLE	0	You meet every basic rule we can check. Prepare the documents and apply through the bank or agency named.
WORTH CHECKING	2	Nothing rules you out, but one or two things need confirming first, such as an approved equipment list or the bank's own rules.
NOT A FIT RIGHT NOW	9	A rule is not met yet, for example years in business or a closed application window. The details pages say which rule.

Your 90-day plan

MONTH 1

Close the quick gaps

Work through the top 3 actions on page 1. Written policies and records can usually be done within a week each, and a director's signature makes them count in full.

MONTH 2

Get funding-ready

Gather what lenders and agencies ask for: SSM documents, the latest audited accounts, 6 months of bank statements and quotations.

MONTH 3

Apply, or get help

Apply through the bank or agency named for each option; the free application kit sets out the steps. If you want your figures checked first, ask an ESGo consultant about the Full Diagnostic.

PART 2 - THE DETAILS

ESG readiness by area: what is in place and the next steps in each. Each funding option: its checklist, what it could be worth, how to apply and its official source. Options that are not a fit right now, and why. Words used in this report.

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ESG readiness by area

Part 2, the details. Self-assessed from your answers against the themes of the Simplified ESG Disclosure Guide for SMEs (SEDG). A readiness indicator, not an ESG rating, and not verified.

OVERALL SCORE

73 / 100 **Established**



ENVIRONMENTAL 40 / 100 Developing

IN PLACE

- We keep 12 months of electricity bills (E2.1)
- We separate waste for recycling, and scheduled waste goes to a licensed collector (E4.1)
- We track how much water we use (E3.1)

NEXT STEPS

We have taken energy-saving steps (+20)
Switch to LED lighting, set air-conditioning to 24C, and switch equipment off after hours.

We have worked out our carbon emissions (+20)
Add up 12 months of electricity (kWh) and fuel (litres) and convert them to tonnes of CO2e using the Energy Commission grid factor.

We have an environment or energy policy in writing (+20)
Write a one-page policy: who checks the bills, what you will reduce, and how waste is disposed of. Have a director sign it.

SOCIAL 100 / 100 Advanced

IN PLACE

- Every employee has a written contract, and EPF and SOCSO are paid for all (S1-S2)
- Someone is responsible for safety, and a safety policy is in writing (S4, G2.1)
- We record work injuries, even minor ones (S4.1)
- Staff had job or skills training in the last 12 months (S2.1)
- We know our staff numbers by gender and age (S3.1)
- We support the local community (S5.1)

GOVERNANCE 80 / 100 Advanced

IN PLACE

- We have an anti-bribery policy in writing (G2.1, G4)
- Staff have signed or acknowledged a code of conduct (G2.1)
- Staff can report wrongdoing confidentially (G2.1)
- Directors meet regularly and keep minutes (G1.1-G1.2)
- Accounts for the latest financial year are audited (G3.1)

NEXT STEPS

Customer and staff data is handled under a PDPA notice (+10)
Publish a short PDPA notice and limit access to personal data to named staff.

We have listed our main business risks, including floods and heat (+10)
Write one page: what could stop the business, how likely it is, and what you would do.

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Funding you may qualify for

2 options may fit your answers: 0 you are likely to qualify for and 2 worth checking, with 9 not a fit right now listed at the end. Each one names the official source it was taken from and the date it was last checked (catalogue reviewed 15 October 2026). ESGo does not apply on your behalf; these are the doors that are open to you.

BizJamin-i 2.0 (guaranteed financing)

WORTH CHECKING

Guarantee - Credit Guarantee Corporation (CGC), through banks and DFIs

UP TO	GUARANTEE	TENURE	FEE
RM 5 million	**30% to 80% of the financing**	**up to 15 years**	**0.75% to 4% unsecured, 0.5% to 3.2% secured**

MINIMUM QUALIFICATION

- ✓ A business registered in Malaysia
- ✓ At least 51% Malaysian-owned and Malaysian-controlled
- ✓ Meets SME Corp's MSME definition
- ✓ Shariah-compliant activity, for the whole guarantee period
- ✓ Financing within RM 5 million
- ○ Repayments made on time

WHAT IT COULD BE WORTH

Lets a younger company borrow for working capital or equipment without property as collateral. The guarantee fee is risk-based, so ask the bank for your rate before you commit.

NEXT STEPS 1. Apply through a participating bank or DFI - CGC does not take applications 2. Ask the bank to package the CGC guarantee with the facility 3. Ask for your guarantee fee rate, it is risk-based, not fixed

Source: cgc.com.my - checked 15 Oct 2026

HRD Corp claimable training

WORTH CHECKING

Training levy - HRD Corp, from the levy you already pay

UP TO	COVERS	WARNING	DEADLINE
your levy balance	**course fees, materials, allowances**	**balance over RM 10,000 expires after 24 months**	**rolling**

MINIMUM QUALIFICATION

- ✓ You pay the HRD Corp levy
- ✓ Registered with HRD Corp
- ○ No outstanding levy or interest - arrears block all claims
- ○ Training by an HRD Corp registered provider, at least 4 hours
- ○ Grant approved before the course starts

WHAT IT COULD BE WORTH

At roughly RM 64,651 of monthly wages (17 staff at the DOSM average of RM 3,803), your levy is about RM 7,758 a year. Anything above RM 10,000 left unclaimed for 24 months is forfeited.

NEXT STEPS 1. Check your levy balance in e-TRiS - unclaimed levy above RM 10,000 is forfeited after 24 months 2. Apply for the grant before the course starts; in-house training begins 14 days after approval 3. Submit the claim within 6 months of the training

Source: hrdcorp.gov.my - checked 15 Oct 2026

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Not a fit right now

These are ruled out by at least one rule today. The reason says which, and what would need to change. Circumstances change, so check again next year.

Low Carbon Transition Facility (LCTF)

NOT A FIT RIGHT NOW

You do not yet meet: spending supports a low-carbon or sustainable transition. Clear any late repayments, or wait until you meet the bank's trading record rule.

Source: bnm.gov.my/funds4sme/lctf - checked 15 Oct 2026

DIAF ESG Adoption matching grant

NOT A FIT RIGHT NOW

Closed on 31 Oct 2026. Watch for the next round.

Source: mida.gov.my - Guidelines dated 27 April 2026 - checked 15 Oct 2026

Green Technology Financing Scheme 5.0 (GTFS 5.0)

NOT A FIT RIGHT NOW

You do not yet meet: a green technology project in an eligible sector. Needs 60% Malaysian shareholding and a green technology project, certified by MGTC first.

Source: myhijau.my/page/gtfs - gtfs.my - checked 15 Oct 2026

Green Investment Tax Allowance (GITA Asset)

NOT A FIT RIGHT NOW

You do not yet meet: new equipment, owned by you, for your own use and not to earn income. Only for companies incorporated in Malaysia buying MyHIJAU-listed equipment for their own use.

Source: mgtc.gov.my - Guideline Rev 4, 24 April 2024; Budget 2027 tax proposals, 9 Oct 2026 - checked 15 Oct 2026

MSME Digital Grant MADANI

NOT A FIT RIGHT NOW

You do not yet meet: spending on one of the listed digital services. Needs at least 60% Malaysian ownership, 6 months of trading and RM 50,000 of annual sales.

Source: bsn.com.my/page/MSMEMadani - checked 15 Oct 2026

Market Development Grant (MDG)

NOT A FIT RIGHT NOW

You do not yet meet: selling overseas, or planning to; within the size limits for your sector. The grant reimburses export activity, so it needs an overseas sale, fair or listing to claim against.

Source: matrade.gov.my - Guidelines effective 1 March 2025 - checked 15 Oct 2026

Accelerated Capital Allowance (machinery and ICT)

NOT A FIT RIGHT NOW

You do not yet meet: buying machinery from a local manufacturer, or ICT equipment or software. Only for companies paying tax, buying locally made machinery or ICT.

Source: belanjawan.mof.gov.my - Budget 2026 Appendix 21; Budget 2027 tax proposals, 9 Oct 2026 - checked 15 Oct 2026

Business Accelerator Programme (BAP 3.0)

NOT A FIT RIGHT NOW

SME Corp shows BAP 3.0 applications as closed. Get your MSME Status Certificate through MyBPI and watch for the next cycle.

Source: smecorp.gov.my - checked 15 Oct 2026

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Energy Audit Conditional Grant (EACG)

NOT A FIT RIGHT NOW

The grant starts at 100,000 kWh a month, about RM 55,000 of electricity - far above most SMEs.

Source: seda.gov.my - checked 15 Oct 2026

Words used in this report

ESG
Environmental, Social and Governance: how a business looks after the environment, its people, and how it is run.

CO2e
Carbon dioxide equivalent: the standard unit for greenhouse gas from electricity and fuel.

LHDN
Lembaga Hasil Dalam Negeri, the tax authority. Tax incentives are claimed in your tax return.

CGC
Credit Guarantee Corporation. Guarantees part of a bank loan so you need less collateral.

SEDG
Simplified ESG Disclosure Guide for SMEs (Capital Markets Malaysia, 2023). The codes such as E2.1 point to it.

Self-assessed
Worked out from your own answers. Nothing has been checked by ESGo or anyone else.

MGTC
Malaysian Green Technology and Climate Change Corporation. Certifies green projects and assets.

Full Diagnostic
ESGo consultant work with your actual bills and records and a site visit, to verify and complete the picture.

TALK TO US

Book a free call to go through these results.

myesgo@pinc.my

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