SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Madani Bakti

FREQUENTLY ASKED QUESTION ON BSN Micro/i Madani Bakti

S1. / *Q1.*	**Apakah BSN Micro/i Madani Bakti?** / *What is BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**BSN Micro/i Madani Bakti ialah satu kemudahan pembiayaan / pinjaman mikro yang ditawarkan kepada usahawan veteran (pesara pegawai beruniform dan pesara sektor kerajaan) untuk membantu mereka yang berhasrat mengembangkan perniagaan** / *BSN Micro/i Madani Bakti is a micro financing / loan facility offered to veteran entrepreneurs (retired uniformed officers and retirees of government sector) to assist those intending to expand their businesses.*
S2. / *Q2.*	**Siapakah yang layak untuk memohon BSN Micro/i Madani Bakti?** / *Who is eligible to apply for BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	1. **Perusahaan mikro/kecil di miliki oleh usahawan veteran dari sektor kerajaan (pesara pegawai beruniform dan pesara sektor kerajaan) dan terbuka kepada semua jenis sektor perniagaan** / *Micro/Small Enterprise business owned by uniformed veterans from government sectors (retired uniformed officers and retirees of government sector) and open to all business sectors.* 2. **Perusahaan mikro dimiliki oleh warganegara Malaysia** / *Malaysian owned micro business.* 3. **Perniagaan berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) / Pihak Berkuasa Tempatan (PBT)** / *Business registered with Companies Commission of Malaysia (CCM) / Local Authority (LA).* 4. **Perusahaan telah beroperasi sekurang-kurangnya 6 bulan (berdasarkan kategori dan jenis perusahaan)** / *Business has been in operation for at least 6 months (based on the business' category and type)* ***Nota: *Perusahaan mikro sepertimana didefinisikan oleh Majlis Pembangunan PKS Kebangsaan (National SME Development Council)*** / *Note: Micro business as defined by the National SME Development Council)*
S3. / *Q3.*	**Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Madani Bakti?** / *Which business sectors are eligible to apply for BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**Semua jenis sektor perniagaan.** / *All types of business sectors.*
S4. / *Q4.*	**Apakah tujuan pembiayaan / pinjaman BSN Micro/i Madani Bakti?** / *What is the purpose of BSN Micro/i Madani Bakti financing/loan?*
Jawapan: / *Answer:*	1. **Modal Kerja** / *Working Capital* 2. **Pembelian Aset** / *Capital Expenditure* 3. **Pengubahsuaian** / *Renovation*
S5. / *Q5.*	**Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Madani Bakti?** / *How much is the financing / loan amount offered under BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**Amaun pembiayaan / pinjaman seperti berikut:** / *The financing / loan amount as below:* **Minimum** / *Minimum*: **RM 2,000** **Maksimum** / *Maximum*: **RM 100,000**
S6. / *Q6.*	**Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Madani Bakti?** / *How long is the financing / loan tenure for BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 7 tahun** / *The financing / loan tenure is between 1 to 7 years.*

S7. / *Q7.*	**Berapakah kadar keuntungan / faedah bagi BSN Micro/i Madani Bakti?** / *How much is the profit / interest rate for BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**3.50 sehingga 4.00% setahun pada kadar asas tetap /** *3.50% to 4.00% per annum based on flat rate basis*
S8. / *Q8.*	**Apakah dokumen sokongan yang diperlukan?** / *What are the supporting documents required?*
Jawapan: / *Answer:*	**Dokumen sokongan yang diperlukan adalah: /** *The supporting documents required are:* 1. **Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah (jika berkenaan).** / *A copy of Identification Card of Proprietor / Partners / all Directors (if any).* 2. **Sijil Pendaftaran Syarikat dengan Suruhanjaya Syarikat Malaysia (SSM) / Lesen Perniagaan dengan Pihak Berkuasa Tempatan (PBT) yang sah /** *A valid Business Registration certificate with Companies Commission of Malaysia (CCM) / Business License with Local Authority (LA).* 3. **Salinan Kad Pesara / Penyata Bayaran Pencen atau sebarang dokumen untuk membuktikan pemilik perniagaan adalah pesara dari sektor Kerajaan (badan beruniform).** / A copy of Retiree Card / Pension Payment Statement or any document to prove the business owner has retired from the government sector (uniformed bodies). 4. **Penyata Akaun Bank untuk 6 bulan terkini.** / *Latest 6 months Bank Account Statement.* 5. **Salinan bil elektrik dan air premis perniagaan.** / *A copy of electricity and water bills of the business premises.* 6. **Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank.** / *Any supporting documents as required by the Bank.*
S9. / *Q9.*	**Bagaimanakah cara untuk memohon BSN Micro/i Madani Bakti?** / *How to apply for this BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**Langkah 1 : Layari laman web BSN untuk menyemak butiran produk.** / *Step 1 : Visit BSN website to view the product details.* **Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan. /** *Step 2 : Check and prepare the required supporting documents.* **Langkah 3 : Kemukakan permohonan ke Pusat Mikro Kewangan BSN / Cawangan Utama Negeri BSN atau lakukan permohonan secara dalam talian. Pihak BSN akan menghubungi pelanggan dalam tempoh 6 hari bekerja selepas menerima dokumen yang lengkap untuk memaklumkan berkenaan status permohonan. /** *Step 3 : Submit the application to BSN Micro Finance Centre / BSN State Main Branches or perform the application via online. BSN will contact the customer within 6 working days after receiving complete documents to update on the status of the application.*
S10. / *Q10.*	**Bagaimanakah cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Madani Bakti? /** *How to find out more information about BSN Micro/i Madani Bakti?*
Jawapan: / *Answer:*	**Untuk mendapatkan maklumat lebih lanjut:** / *For more information:* 1. **Sila hubungi 03-2613 1900 (8.00 pagi sehingga 10.00 malam) /** *Please contact 03-2613 1900 (8.00 am to 10.00 pm)* 2. **Layari laman web BSN:** / *Visit our BSN website:* a) BSN Micro Madani Bakti • BM: https://www.bsn.com.my/page/MadaniBakti?lang=ms-MY • Eng: https://www.bsn.com.my/page/MadaniBakti b) BSN Micro-i Madani Bakti • BM: https://www.bsn.com.my/page/MadaniBakti-i?lang=ms-MY • Eng: https://www.bsn.com.my/page/MadaniBakti-i 3. **Kunjungi Cawangan BSN yang berdekatan /** *Visit the nearest BSN Branch.*