

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Madani Belia
FREQUENTLY ASKED QUESTION ON BSN Micro/i Madani Belia

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| S1. / Q1. | Apakah BSN Micro/i Madani Belia ? / What is BSN Micro/i Madani Belia ? |
| Jawapan: <i>/ Answer:</i> | BSN Micro/i Madani Belia ialah satu kemudahan pembiayaan / pinjaman yang ditawarkan kepada usahawan belia untuk membantu mereka yang berhasrat mengembangkan perniagaan. / BSN Micro/i Madani Belia is a micro financing / loan facility offered to young entrepreneurs to assist those intending to expand their businesses. |
| S2. / Q2. | Siapakah yang layak untuk memohon BSN Micro/i Madani Belia? / Who is eligible to apply for BSN Micro/i Madani Belia? |
| Jawapan: <i>/ Answer:</i> | <ol style="list-style-type: none"> Perusahaan mikro (Pemilikan Tunggal/ Perkongsian/ Perkongsian Liabiliti Terhad/ Sendirian Berhad) yang dimiliki oleh belia berumur 30 tahun dan ke bawah (iaitu sekurang-kurangnya 51% dimiliki dan dikendalikan belia berumur 30 tahun dan ke bawah) / Micro enterprises (Sole Proprietorship /Partnership/ Limited Liability Partnership / Private Limited) owned by youth aged 30 years old and below (i.e., 51% owned or operated by youth of aged 30 years and below) Perusahaan mikro* dimiliki oleh warganegara Malaysia / Micro business owned by a Malaysian Bekerja sendiri termasuk profesional (Akauntan, Doktor, Peguam) / Self-employed including professionals (Accountant, Doctor, Lawyer) Perniagaan berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) / Pihak Berkuasa Tempatan (PBT)/ Agensi / Badan Profesional (terpakai hanya untuk profesional) / Business registered with Companies Commission of Malaysia (CCM) / Local Authority (LA) / Agency / Professional Body (for professionals only) 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) <p>Nota: *Perusahaan mikro sepertimana didefinisikan oleh Majlis Pembangunan PKS Kebangsaan (National SME Development Council) / Micro business as defined by the National SME Development Council)</p> |
| S3. / Q3. | Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Madani Belia? / Which business sectors are eligible to apply for BSN Micro/i Madani Belia? |
| Jawapan: <i>/ Answer:</i> | Semua jenis sektor perniagaan. / All types of business sectors. |
| S4. / Q4. | Apakah tujuan pembiayaan / pinjaman BSN Micro/i Madani Belia? / What is the purpose of BSN Micro/i Madani Belia financing / loan? |
| Jawapan: <i>/ Answer:</i> | <ol style="list-style-type: none"> Modal Kerja / Working Capital Pembelian Aset / Capital Expenditure Pengubahsuaian / Renovation |
| S5. / Q5. | Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Madani Belia? / How much is the financing / loan amount offered under BSN Micro/i Madani Belia? |
| Jawapan: <i>/ Answer:</i> | 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 Belia ? / How long is the financing / loan tenure for BSN Micro/i Madani Belia? |
| Jawapan: <i>/ Answer:</i> | Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 7 / The financing / loan tenure is between 1 to 7 years. |

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| S7. / Q7. | Berapakah kadar keuntungan / faedah bagi BSN Micro/i Madani Belia ? / How much is the profit / interest rate for BSN Micro/i Madani Belia ? |
| Jawapan: <i>/ Answer:</i> | 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: <i>/ Answer:</i> | <p>Dokumen sokongan yang diperlukan adalah: / The supporting documents required are:</p> <ol style="list-style-type: none"> 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) / Pendaftaran badan profesional dan sijil amalan (terpakai hanya untuk profesional) yang sah / A valid Business Registration certificate with Companies Commission of Malaysia (CCM) / Business License with Local Authority (LA) / Professional body registration and certificate of practice (for professionals only). 3. Penyata Akaun Bank untuk 6 bulan terkini. / Latest 6 months Bank Account Statement. 4. Salinan bil elektrik dan air premis perniagaan. / A copy of electricity and water bills of the business premises. 5. 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 Belia? / How to apply for this BSN Micro/i Madani Belia? |
| Jawapan: <i>/ Answer:</i> | <p>Langkah 1 : Layari laman web BSN untuk menyemak butiran produk. / Step 1 : Visit BSN website to view the product details.</p> <p>Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan. / Step 2 : Check and prepare the required supporting documents.</p> <p>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.</p> |
| S10. / Q10. | Bagaimanakah cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Madani Belia? / How to find out more information about BSN Micro/i Madani Belia? |
| Jawapan: <i>/ Answer:</i> | <p>Untuk mendapatkan maklumat lebih lanjut: / For more information:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> a) BSN Micro Madani Belia <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/MadaniBelia?lang=ms-MY • Eng: https://www.bsn.com.my/page/MadaniBelia b) BSN Micro-i Madani Belia <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/MadaniBelia-i?lang=ms-MY • Eng: https://www.bsn.com.my/page/MadaniBelia-i 3. Kunjungi Cawangan BSN yang berdekatan / Visit the nearest BSN Branch. |