SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Madani Istimewa

FREQUENTLY ASKED QUESTION ON BSN Micro/i Madani Istimewa

S1. / *Q1.*	**Apakah BSN Micro/i Madani Istimewa? /** *What is BSN Micro/i Madani Istimewa ?*
Jawapan: / *Answer:*	**BSN Micro/i Madani Istimewa ialah satu kemudahan pembiayaan / pinjaman ditawarkan kepada usahawan mikro berstatus Orang Kelainan Upaya (OKU) untuk membantu mereka yang berhasrat mengembangkan perniagaan.** / *BSN Micro/i Madani Istimewa is a micro financing / loan facility offered to micro entrepreneurs with Special Need People status, aimed at providing financial assistance to those intending to expand their businesses.*
S2. / *Q2.*	**Siapakah yang layak untuk memohon BSN Micro/i Madani Istimewa? /** *Who is eligible to apply for BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	1. **Perusahaan mikro/kecil (Milikan Tunggal / Perkongsian / Perkongsian Liability Terhad / Syarikat Sdn. Bhd) dimiliki oleh Orang Kelainan Upaya (OKU) (iaitu sekurang-kurangnya 51% dimiliki dan dikendalikan OKU)//** *Special Need People (OKU) owned Micro/small enterprises ((Sole Proprietorship / Partnership/ Limited Liability Partnership / Private Limited) (ii.e., at least 51% owned and operated by OKU).* 2. **Perusahaan mikro dimiliki oleh warganegara Malaysia** / *Malaysian owned micro business* 3. **Bekerja sendiri termasuk profesional (Akauntan, Doktor, Peguam) /** *Self-employed including professionals (Accountant, Doctor, Lawyer)* 4. **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) / Professional Body / Agency (for professionals only).* 5. **Perniagaan telah beroperasi sekurang-kurangnya 6 bulan** / *Business has been in operation for at least 6 months*
S3. / *Q3.*	**Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Madani Istimewa? /** *Which business sectors are eligible to apply for BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	**Semua jenis sektor perniagaan. /** *All type of business sectors.*
S4. / *Q4.*	**Apakah tujuan pembiayaan / pinjaman BSN Micro/i Madani Istimewa? /** *What is the purpose of BSN Micro/i Madani Istimewa 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 Istimewa? /** *How much is the financing / loan amount offered under BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	**Amaun pembiayaan / pinjaman seperti berikut: /** *The financing / loan amount as below:* **Minimum /** *Minimum*: **RM 5,000** **Maksimum /** *Maximum*: **RM 50,000**
S6. / *Q6.*	**Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Madani Istimewa? /** *How long is the financing / loan tenure for BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	**Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 5 tahun** / *The financing / loan tenure is between 1 to 5 years.*
S7. / *Q7.*	**Berapakah kadar keuntungan / faedah bagi BSN Micro/i Madani Istimewa?** / *How much is the profit / interest rate for BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	**3.00% setahun pada kadar asas tetap /** *3.00% 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. **Salinan Kad Pengenalan OKU yang dikeluarkan oleh Jabatan Kebajikan Masyarakat (JKM) /** A copy of OKU Identification Card as issued by Japatan Kebajikan Masyarakat (JKM) 3. **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).*

	4. Penyata Akaun Bank untuk 3 bulan terkini. / *Latest 3 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 Istimewa?** / *How to apply for this BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	**Langkah 1 : Lawati laman web BSN untuk menyemak butiran produk.** / *Step 1 : Visit BSN website to learn about 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 Istimewa? /** *How to find out more information about BSN Micro/i Madani Istimewa?*
Jawapan: / *Answer:*	**Untuk mendapatkan maklumat lebih lanjut:** / *For more information:* **1. Sila hubungi 1300-88-1900 (8.00 pagi sehingga 10.00 malam)** / *Please contact 1300-88-1900 (8.00 am to 10.00 pm)* **2. Layari laman web BSN:** / *Visit our BSN website:* a) BSN Micro Madani Istimewa • BM: https://www.bsn.com.my/page/MadaniIstimewa?lang=ms-MY • Eng: https://www.bsn.com.my/page/MadaniIstimewa b) BSN Micro-I Madani Istimewa • BM: https://www.bsn.com.my/page/MadaniIstimewa-i?lang=ms-MY • Eng: https://www.bsn.com.my/page/MadaniIstimewa-i **3. Kunjungi Cawangan BSN yang berdekatan /** *Visit the nearest BSN Branch.*