

**SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Madani Perintis**

**FREQUENTLY ASKED QUESTION ON BSN Micro/i Madani Perintis**

<b>S1. / Q1.</b>	<b>Apakah BSN Micro/i Madani Perintis? / What is BSN Micro/i Madani Perintis ?</b>
<b>Jawapan: / Answer:</b>	<b>BSN Micro/i Madani Perintis ialah satu kemudahan pembiayaan / pinjaman yang ditawarkan kepada usahawan mikro, pekerja sementara atau graduan baharu yang memulakan perniagaan untuk membantu mereka yang berhasrat mengembangkan perniagaan. / BSN Micro/i Madani Perintis is a micro financing / loan facility offered to micro entrepreneurs, gig workers, fresh graduates that are just starting their businesses, aimed at providing financial assistance to those intending to expand their businesses.</b>
<b>S2. / Q2.</b>	<b>Siapakah yang layak untuk memohon BSN Micro/i Madani Perintis? / Who is eligible to apply for BSN Micro/i Madani Perintis?</b>
<b>Jawapan: / Answer:</b>	<ol style="list-style-type: none"> <li><b>Perusahaan mikro/kecil (Milikan Tunggal / Perkongsian / Perkongsian Liability Terhad / Syarikat Sdn. Bhd) dan terbuka kepada semua jenis sektor perniagaan / Micro/small enterprises (Sole Proprietorship / Partnership/ Limited Liability Partnership / Private Limited) and open to all types of business sectors</b></li> <li><b>Perusahaan mikro dimiliki oleh warganegara Malaysia / Malaysian owned micro business</b></li> <li><b>Bekerja sendiri termasuk profesional (Akauntan, Doktor, Peguam) / Self-employed including professionals (Accountant, Doctor, Lawyer)</b></li> <li><b>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).</b></li> <li><b>Perniagaan telah beroperasi sekurang-kurangnya 3 bulan / Business has been in operation for at least 3 months</b></li> </ol>
<b>S3. / Q3.</b>	<b>Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Madani Perintis? / Which business sectors are eligible to apply for BSN Micro/i Madani Perintis?</b>
<b>Jawapan: / Answer:</b>	<b>Semua jenis sektor perniagaan. / All types of business sectors.</b>
<b>S4. / Q4.</b>	<b>Apakah tujuan pembiayaan / pinjaman BSN Micro/i Madani Perintis? / What is the purpose of BSN Micro/i Madani Perintis financing / loan?</b>
<b>Jawapan: / Answer:</b>	<ol style="list-style-type: none"> <li><b>Modal Kerja / Working Capital</b></li> <li><b>Pembelian Aset / Capital Expenditure</b></li> <li><b>Pengubahsuaian / Renovation</b></li> </ol>
<b>S5. / Q5.</b>	<b>Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Madani Perintis? / How much is the financing / loan amount offered under BSN Micro/i Madani Perintis?</b>
<b>Jawapan: / Answer:</b>	<b>Amaun pembiayaan / pinjaman seperti berikut: / The financing / loan amount as below: Minimum / Minimum: RM 5,000 Maksimum / Maximum: RM 20,000</b>
<b>S6. / Q6.</b>	<b>Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Madani Perintis? / How long is the financing / loan tenure for BSN Micro/i Madani Perintis?</b>
<b>Jawapan: / Answer:</b>	<b>Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 5 tahun 3 bulan (termasuk 3 bulan moratorium (rehat bayaran) bagi pembayaran ansuran bulanan). / The financing / loan tenure is between 1 to 5 years 3 months (inclusive of 3 months moratorium on the monthly instalment).</b>
<b>S7. / Q7.</b>	<b>Berapakah kadar keuntungan / faedah bagi BSN Micro/i Madani Perintis? / How much is the profit / interest rate for BSN Micro/i Madani Perintis?</b>
<b>Jawapan: / Answer:</b>	<b>4.00% setahun pada kadar asas tetap/ 4.00% per annum based on flat rate basis.</b>
<b>S8. / Q8.</b>	<b>Apakah dokumen sokongan yang diperlukan? / What are the supporting documents required?</b>
<b>Jawapan: / Answer:</b>	<p><b>Dokumen sokongan yang diperlukan adalah: / The supporting documents required are:</b></p> <ol style="list-style-type: none"> <li><b>Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah (jika berkenaan). / A copy of Identification Card of Proprietor / Partners / all Directors (if any).</b></li> <li><b>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).</b></li> </ol>

	<p>3. <b>Penyata Akaun Bank untuk 3 bulan terkini.</b> / <i>Latest 3 months Bank Account Statement.</i></p> <p>4. <b>Salinan bil elektrik dan air premis perniagaan.</b> / <i>A copy of electricity and water bills of the business premises.</i></p> <p>5. <b>Lain-lain dokumen sokongan tambahan sekiranya diperlukan oleh pihak Bank.</b> / <i>Any supporting documents as required by the Bank.</i></p>
<b>S9. / Q9.</b>	<b>Bagaimanakah cara untuk memohon BSN Micro/i Madani Perintis?</b> / <i>How to apply for this BSN Micro/i Madani Perintis?</i>
<b>Jawapan: / Answer:</b>	<p><b>Langkah 1 : Lawati laman web BSN untuk menyemak butiran produk.</b> / <i>Step 1 : Visit BSN website to learn about the product details.</i></p> <p><b>Langkah 2 : Semak dan sediakan dokumen sokongan yang diperlukan.</b> / <i>Step 2 : Check and prepare the required supporting documents.</i></p> <p><b>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.</b> / <i>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.</i></p>
<b>S10. / Q10.</b>	<b>Bagaimanakah cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Madani Perintis?</b> / <i>How to find out more information about BSN Micro/i Madani Perintis?</i>
<b>Jawapan: / Answer:</b>	<p><b>Untuk mendapatkan maklumat lebih lanjut:</b> / <i>For more information:</i></p> <ol style="list-style-type: none"> <li><b>Sila hubungi 1300-88-1900 (8.00 pagi sehingga 10.00 malam)</b> / <i>Please contact 1300-88-1900 (8.00 am to 10.00 pm)</i></li> <li><b>Layari laman web BSN:</b> / <i>Visit our BSN website:</i> <ol style="list-style-type: none"> <li>BSN Micro Madani Perintis <ul style="list-style-type: none"> <li>BM: <a href="https://www.bsn.com.my/page/MadaniPerintis?lang=ms-MY">https://www.bsn.com.my/page/MadaniPerintis?lang=ms-MY</a></li> <li>Eng: <a href="https://www.bsn.com.my/page/MadaniPerintis">https://www.bsn.com.my/page/MadaniPerintis</a></li> </ul> </li> <li>BSN Micro-i Madani Perintis <ul style="list-style-type: none"> <li>BM: <a href="https://www.bsn.com.my/page/MadaniPerintis-i?lang=ms-MY">https://www.bsn.com.my/page/MadaniPerintis-i?lang=ms-MY</a></li> <li>Eng: <a href="https://www.bsn.com.my/page/MadaniPerintis-i">https://www.bsn.com.my/page/MadaniPerintis-i</a></li> </ul> </li> </ol> </li> <li><b>Kunjungi Cawangan BSN yang berdekatan</b> / <i>Visit the nearest BSN Branch.</i></li> </ol>