

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

S1. / Q1.	Apakah BSN Micro/i Madani Sinar? / What is BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	BSN Micro/i Madani Sinar ialah satu kemudahan pembiayaan / pinjaman mikro yang ditawarkan kepada usahawan yang merupakan bekas banduan, bekas pelatih Agensi Anti Dadah Kebangsaan (AADK), Jabatan Kebajikan Masyarakat (JKM), Orang Kelainan Upaya (OKU) dan pelatih PERKESO bagi membantu mereka yang berhasrat mengembangkan perniagaan. / BSN Micro/i Madani Sinar is a micro financing / loan facility offered to entrepreneurs who are former prisoners, former trainees of Agensi Anti Dadah Kebangsaan (AADK), Jabatan Kebajikan Masyarakat (JKM), Special Need People status (OKU) and PERKESO trainees to assist those intending to expand their businesses.
S2. / Q2.	Siapakah yang layak untuk memohon BSN Micro/i Madani Sinar? / Who is eligible to apply for BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	Perusahaan mikro/kecil dimiliki/dikendalikan oleh bekas banduan, bekas pelatih Agensi Anti Dadah Kebangsaan (AADK), Jabatan Kebajikan Masyarakat (JKM), Orang Kelainan Upaya (OKU) dan pelatih PERKESO / Micro/Small businesses owned by former prisoners, former trainees of Agensi Anti Dadah Kebangsaan (AADK), Jabatan Kebajikan Masyarakat (JKM), Special Need People status (OKU) and PERKESO trainees Perusahaan mikro dimiliki oleh warganegara Malaysia / Malaysian owned micro business 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)
S3. / Q3.	Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Madani Sinar? / Which business sectors are eligible to apply for BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	Semua jenis sektor perniagaan. / All type of business sectors.
S4. / Q4.	Apakah tujuan pembiayaan / pinjaman BSN Micro/i Madani Sinar? / What is the purpose of BSN Micro/i Madani Sinar financing / loan?
Jawapan: <i>/ Answer:</i>	Modal Kerja / Working Capital Pembelian Aset / Capital Expenditure Pengubahsuaian / Renovation
S5. / Q5.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Madani Sinar? / How much is the financing / loan amount offered under BSN Micro/i Madani Sinar?
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 Sinar? / How long is the financing / loan tenure for BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	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 Sinar? / How much is the profit / interest rate for BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	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: <i>/ Answer:</i>	Dokumen sokongan yang diperlukan adalah: / The supporting documents required are: Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah (jika berkenaan). / A copy of Identification Card of Proprietor / Partners / all Directors (if any). Salinan Kad Pengenalan OKU yang dikeluarkan oleh Jabatan Kebajikan Masyarakat (JKM) / A copy of OKU Identification Card as issued by Jabatan Kebajikan Masyarakat (JKM) 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). Penyata Akaun Bank untuk 6 bulan terkini. / Latest 6 months Bank Account Statement. Salinan bil elektrik dan air premis perniagaan. / A copy of electricity and water bills of the business premises. 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 Sinar? / How to apply for this BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	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 Sinar? / How to find out more information about BSN Micro/i Madani Sinar?
Jawapan: <i>/ Answer:</i>	Untuk mendapatkan maklumat lebih lanjut: / For more information: Sila hubungi 03-2613 1900 (8.00 pagi sehingga 10.00 malam) / Please contact 03-2613 1900 (8.00 am to 10.00 pm) Layari laman web BSN: / Visit our BSN website: BSN Micro Madani Sinar - BM: https://www.bsn.com.my/page/MadaniSinar?lang=ms-MY - Eng: https://www.bsn.com.my/page/MadaniSinar BSN Micro-I Madani Sinar - BM: https://www.bsn.com.my/page/MadaniSinar-i?lang=ms-MY - Eng: https://www.bsn.com.my/page/MadaniSinar-i Kunjungi Cawangan BSN yang berdekatan / Visit the nearest BSN Branch.