

SOALAN-SOALAN LAZIM MENGENAI BSN Micro/i Semarak-Mula
FREQUENTLY ASKED QUESTION ON BSN Micro/i Semarak-Mula

S1. / Q1.	Apakah BSN Micro/i Semarak-Mula? / What is BSN Micro/i Semarak-Mula ?
Jawapan: / Answer:	BSN Micro/i Semarak-Mula ialah satu kemudahan pembiayaan / pinjaman mikro di bawah inisiatif Program Semarak Niaga Keluarga Malaysia (SemarakNiaga) yang ditawarkan kepada individu yang telah kehilangan pekerjaan atau graduan, yang baru memulakan perniagaan. / BSN Micro/i Semarak-Mula is a micro financing / loan facility under the Semarak Niaga Keluarga Malaysia (SemarakNiaga) Programme which is offered to the employees who lost their jobs or graduates who are newly start-up a business.
S2. / Q2.	Siapakah yang layak untuk memohon BSN Micro/i Semarak-Mula? / Who is eligible to apply for BSN Micro/i Semarak-Mula?
Jawapan: / Answer	<ol style="list-style-type: none"> Individu yang telah kehilangan pekerjaan atau graduan universiti dan/ atau vokasional yang baru memulakan perniagaan. / Individuals who lost their jobs or graduates of university and/ or vocational who are newly start-up a business. Perusahaan mikro dimiliki oleh warganegara Malaysia. / Malaysian owned micro business. Perniagaan berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) / Pihak Berkuasa Tempatan (PBT). / Business registered with Companies Commission of Malaysia (CCM) / Local Authority (LA). Perniagaan telah beroperasi sekurang-kurangnya 3 bulan. / Business has been in operation for at least 3 months.
S3. / Q3.	Apakah jenis sektor perniagaan yang layak untuk memohon BSN Micro/i Semarak-Mula? / Which business sectors are eligible to apply for BSN Micro/i Semarak-Mula?
Jawapan: / Answer	Semua jenis sektor perniagaan. / All type of business sectors.
S4. / Q4.	Apakah tujuan pembiayaan / pinjaman BSN Micro/i Semarak-Mula? / What is the purpose of financing / loan of BSN Micro/i Semarak-Mula?
Jawapan: / Answer	<ol style="list-style-type: none"> Modal Kerja / Working Capital Pembelian Aset / Capital Expenditure
S5. / Q5.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah BSN Micro/i Semarak-Mula? / How much is the financing / loan amount offered under the BSN Micro/i Semarak-Mula?
Jawapan: / Answer	Amaun pembiayaan / pinjaman adalah sehingga RM20,000. / The financing / loan amount is up to RM20,000.
S6. / Q6.	Berapa lama tempoh pembiayaan / pinjaman bagi BSN Micro/i Semarak-Mula? / How long is the financing / loan tenure for BSN Micro/i Semarak-Mula?
Jawapan: / Answer	Tempoh pembiayaan / pinjaman adalah di antara 1 hingga 5.5 tahun termasuk 6 bulan moratorium (rehat bayaran) bagi pembayaran ansuran bulanan. / The financing / loan tenure is between 1 to 5.5 years including 6 months moratorium on the monthly instalment.
S7. / Q7.	Berapakah kadar keuntungan / faedah bagi BSN Micro/i Semarak-Mula? / How much is the profit/ interest rate for BSN Micro/i Semarak-Mula?
Jawapan: / Answer	4.00% setahun dan tiada caj keuntungan / faedah dikenakan semasa tempoh 6 bulan moratorium. / 4.00% p.a. and no profit / interest charged during the 6 months moratorium period.
S8. / Q8.	Apakah dokumen sokongan yang diperlukan? / What are the supporting documents required?
Jawapan: / Answer	<p>Dokumen sokongan yang diperlukan adalah: / The supporting documents required are:</p> <ol style="list-style-type: none"> Penyata KWSP atau bukti kehilangan pekerjaan bagi individu yang telah kehilangan pekerjaan. / EPF statement or evidence of lost the job for Individuals who lost their jobs. Sijil akademik bagi graduan universiti dan/atau vokasional. / Academic certificate for graduates of university and/or vocational. 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). Pelan perniagaan. / Business plan. Salinan Kad Pengenalan Pemilik Tunggal / Rakan Kongsi / semua Pengarah / Pemegang Saham / Penjamin (jika berkenaan). / A copy of Identification Card of Proprietor / Partners / all Directors / Shareholders / Guarantors (if any). Penyata Akaun Bank untuk 3 bulan terkini. / Latest 3 months of 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 Semarak-Mula? / How to apply for this BSN Micro/i Semarak-Mula?
Jawapan: / Answer:	<p>Langkah 1 : Lawati laman sesawang BSN untuk menyemak butiran produk. / Step 1 : Visit BSN website to check on 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 enam 6 hari bekerja selepas menerima dokumen yang lengkap untuk memaklumkan berkenaan status permohonan. / Step 3 : Submit the application to the 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-cara untuk mendapatkan maklumat lebih lanjut mengenai BSN Micro/i Semarak-Mula? / How to find out more information about BSN Micro/i Semarak-Mula?
Jawapan: / Answer:	<p>Untuk mendapatkan maklumat lebih lanjut: / For more information:</p> <ol style="list-style-type: none"> 1. Sila hubungi 1300-88-1900 atau email di customercare@bsn.com.my / Please contact 1300-88-1900 or email at customercare@bsn.com.my 2. Layari laman sesawang BSN: / Visit our BSN website: <ol style="list-style-type: none"> a) BSN Micro Semarak-Mula <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/semarak-mula?lang=ms-MY • Eng: https://www.bsn.com.my/page/semarak-mula b) BSN Micro Semarak-Mula-i <ul style="list-style-type: none"> • BM: https://www.bsn.com.my/page/semarak-mula-i?lang=ms-MY • Eng: https://www.bsn.com.my/page/semarak-mula-i 3. Kunjungi Cawangan BSN yang berdekatan / Visit the nearest BSN Branch.