

SOALAN-SOALAN LAZIM “(FAQ)” MENGENAI KEMUDAHAN PEMBIAYAAN / PINJAMAN DI BAWAH DANA BNM UNTUK SME
FREQUENTLY ASKED QUESTION ON FINANCING / LOAN FACILITY UNDER BNM’S FUNDS FOR SMEs

S1. / Q1.	Apakah Agrofood Facility (AF)? / What is Agrofood Facility (AF)?	Apakah Automation and Digitalisation Facility (ADF)? / What is Automation and Digitalisation Facility?
Jawapan: / Answer:	Agrofood Facility (AF) ialah skim pembiayaan / pinjaman yang ditawarkan kepada Perusahaan Kecil dan Sederhana (PKS) bagi meningkatkan pengeluaran makanan untuk penggunaan domestik dan eksport. / <i>Agrofood Facility (AF) is a financing / loan scheme which is offered to Small Medium Enterprise (SME) to increase food production for domestic consumption and exports.</i>	Automation and Digitalisation Facility (ADF) ialah skim pembiayaan / pinjaman yang ditawarkan sebagai insentif kepada Perusahaan Kecil dan Sederhana (PKS) untuk mengautomasikan proses dan mendigitalkan operasi bagi meningkatkan produktiviti dan kecekapan perniagaan. / <i>Automation and Digitalisation Facility (ADF) is a financing / loan scheme to incentivise Small Medium Enterprise (SME) to automate processes and digitalise operations to increase productivity and efficiency.</i>
S2. / Q2.	Siapakah yang layak untuk memohon Agrofood Facility (AF)? / Who is eligible to apply Agrofood Facility (AF)?	Siapakah yang layak untuk memohon Automation and Digitalisation Facility (ADF)? / Who is eligible to apply Automation and Digitalisation Facility?
Jawapan: / Answer:	<ol style="list-style-type: none"> 1. Terbuka kepada semua sektor perniagaan berkaitan dengan tujuan pembiayaan / pinjaman sepertimana di S1 / <i>Open to all business sectors related to financing / loan purposes as in Q1</i> 2. Dimiliki oleh Warganegara Malaysia / <i>Malaysian owned business</i> 3. Berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) atau Pihak Berkuasa Tempatan (PBT) / <i>Registered with Suruhanjaya Syarikat Malaysia (SSM) or Local Authority (LA)</i> 	<ol style="list-style-type: none"> 1. Terbuka kepada semua sektor perniagaan berkaitan dengan tujuan pembiayaan / pinjaman sepertimana di S1 / <i>Open to all business sectors related to financing / loan purposes as in Q1</i> 2. Dimiliki oleh Warganegara Malaysia / <i>Malaysian owned business</i> 3. Berdaftar dengan Suruhanjaya Syarikat Malaysia (SSM) atau Pihak Berkuasa Tempatan (PBT) / <i>Registered with Suruhanjaya Syarikat Malaysia (SSM) or Local Authority (LA)</i>
S3. / Q3.	Apakah tujuan Agrofood Facility (AF)? / What are the purposes of Agrofood Facility (AF)?	Apakah tujuan Automation and Digitalisation Facility (ADF)? / What are the purposes of Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	<ol style="list-style-type: none"> 1. Modal kerja / <i>Working capital</i> 2. Pembelian Aset / <i>Capital Expenditure</i> 3. Pembangunan projek pertanian / <i>Development of agriculture projects</i> 	Pembelian peralatan, jentera, perkakasan dan perisian computer, penyelesaian dan perkhidmatan IT, perkhidmatan sokongan teknologi dan lain-lain aset tidak ketara (<i>intangible</i>) / <i>Purchase of equipment, machinery, computer hardware and software, IT solutions and services, technology support services and other intangible assets</i>
S4. / Q4.	Apakah jenis sektor perniagaan yang layak untuk memohon Agrofood Facility (AF)? / Which business sectors are eligible to apply for the Agrofood Facility (AF)?	Apakah jenis sektor perniagaan yang layak untuk memohon Automation and Digitalisation Facility (ADF)? / Which business sectors are eligible to apply for the Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	<ol style="list-style-type: none"> 1. Peruncitan dan pemborongan / <i>Retail and wholesale</i> 2. Pembuatan / <i>Manufacturing</i> 3. Perkhidmatan / <i>Services</i> 	<ol style="list-style-type: none"> 1. Peruncitan dan pemborongan / <i>Retail and wholesale</i> 2. Pembuatan / <i>Manufacturing</i> 3. Perkhidmatan / <i>Services</i>

S5. / Q5.	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah Agrofood Facility (AF)? / How much is the financing / loan amount offered under Agrofood Facility (AF)?	Berapakah amaun pembiayaan / pinjaman yang ditawarkan di bawah Automation and Digitalisation Facility (ADF)? / How much is the financing / loan amount offered under Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	<ol style="list-style-type: none"> 1. Pakej Islamik / Islamic Package : <ul style="list-style-type: none"> - Maksimum sehingga RM50,000 / Maximum up to RM50,000 2. Pakej Konvensional / Conventional Package <ul style="list-style-type: none"> - Maksimum sehingga RM250,000 / Maximum up to RM250,000 	
S6. / Q6.	Berapa lama tempoh pembiayaan / pinjaman bagi Agrofood Facility (AF)? / How long is the financing / loan tenure for Agrofood Facility (AF)?	Berapa lama tempoh pembiayaan / pinjaman bagi Automation and Digitalisation Facility (ADF)? / How long is the financing / loan tenure for Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	Antara 1 hingga 7 tahun / Between 1 to 7 years	Antara 1 hingga 7 tahun / Between 1 to 7 years
S7. / Q7.	Berapakah kadar keuntungan / faedah bagi Agrofood Facility (AF)? / How much is the profit / interest rate for Agrofood Facility (AF)?	Berapakah kadar keuntungan / faedah bagi Automation and Digitalisation Facility (ADF)? / How much is the profit / interest rate for Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	3.75% setahun / 3.75% p.a	4.00% setahun / 4.00% p.a
S8. / Q8.	Bilakah tarikh akhir permohonan Agrofood Facility (AF)? / When is the final date for the application of Agrofood Facility (AF)?	Bilakah tarikh akhir permohonan Automation and Digitalisation Facility (ADF)? / When is the final date for the application of Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	Tertakluk kepada arahan pihak Kerajaan / Subject to any directive by the Government	Sehingga 30 Jun 2021 / Until 30 June 2021
S9. / Q9.	Bagaimanakah cara untuk memohon Agrofood Facility (AF)? How to apply for this Agrofood Facility (AF)?	Bagaimanakah cara untuk memohon Automation and Digitalisation Facility (ADF)? How to apply for this Automation and Digitalisation Facility (ADF)?
Jawapan: / Answer:	<p>Langkah 1 : Lawati laman web MyBSN untuk menyemak butiran produk. / Step 1 : Visit MyBSN website to check on product details.</p> <p>Langkah 2 : Semak dan sediakan dokumen yang diperlukan. / Step 2 : Check and prepare the required documents.</p> <p>Langkah 3 : Kemukakan permohonan ke Pusat Mikro Kewangan BSN / Cawangan Utama Negeri BSN. / Step 3 : Submit the application to the BSN Micro Finance Centre / BSN State Main Branches.</p>	

S10. / Q10.	Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai Agrofood Facility (AF) ? / <i>How to find out more information about Agrofood Facility (AF)?</i>	Bagaimanakah cara-cara untuk mendapatkan maklumat lebih lanjut mengenai Automation and Digitalisation Facility (ADF) ? / <i>How to find out more information about Automation and Digitalisation Facility (ADF)?</i>
Jawapan: / Answer:	<p>Untuk mendapatkan maklumat lebih lanjut : / <i>For more information :</i></p> <ol style="list-style-type: none"> 1. Sila hubungi 1300-88-1900 / <i>please contact 1300-88-1900</i> 2. Layari laman sesawang BSN : / <i>visit our BSN website :</i> <ul style="list-style-type: none"> • AF-i (Islamik / Islamic) https://www.bsn.com.my/BusinessBanking/Products/agrofood-facility-i?lang=en • AF (Konvensional / Conventional) https://www.bsn.com.my/page/agrofood-facility • ADF-i (Islamik / Islamic) https://www.bsn.com.my/BusinessBanking/Products/automation-and-digitalisation-facility-i?lang=en • ADF (Konvensional / Conventional) https://www.bsn.com.my/page/automation-and-digitalisation-facility 	