Abstract

The objective of this research is to find out how the entrepreneur especially SMI companies obtain financial funding, what is the necessary financial products for SMI as well as entrepreneur how to obtain the financial products that SMI and entrepreneur need, what is the pro and con of the financial products obtained.

In addition, this research provides solutions for entrepreneurs which indirectly affect the economy growth of the country and create job opportunities for jobless people. This research also provides clearer perceptions of the financial products and help entrepreneurs realizing their dream.

It is recommended that different size or different type of SMI business should focus on financial products that is designed to help or solve the needs as well as different entrepreneur should go for different financial products which is designed for. However, SMI companies should always ready all the documentation required using professional accountant.

However, as currently the research is limited to Miri area, future research can be extended to international area or focus on entrepreneur require what kind of financial products and condition that require the aid of financial products.