

Abstract

Feasible Micro Business Credit Without Additional Collateral Analysis (KUMMLTA)
PT. Bank Rakyat Indonesia (Persero), Tbk.
(A case study at PT. Bank Rakyat Indonesia (Persero) Tbk. Cikampek Branch)

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The objective of this research are: (1) to evaluate the non collateral micro financing given to the micro enterprise by PT.BRI (2) to analyse the significant factors that course the problem in such micro financing and (3) to formulate the disbursement strategic policy of micro financing. This research base upon case study on PT.BRI micro financing policy. Research methodology using descriptive analysis and regression logistic analysis. The result of this analysis will be used to improve the micro financing policy of PT.BRI

The descriptive analysis of PT.BRI micro financing policy are namely comparing the standard operating procedure with the application of such policy. This comparison aiming to know the consistency of such policy application at BRI Cikampek. While the factors that significant influence an repayment level is analyse using logistic regression. In this anlysis, dependent variable are micro financing debtors payment, default and undefault. As independent variable are procedure micro financing, debtors characters, managerial capacity, and financial capacity. Total micro financing debtors are 124 namely, 48 debtors undefault, and 76 debtors default.

This analysis shows that improvement of micro financial credit policy through selection of candidate debtors namely choose the candidat that has good characters, above 2 years experience, choose debtors have repayment capacity with credit payment that require by bank more than twice. The procedure of this micro financing will be more simple and obtain credit standard base upon risk level from debtors history.

The limitation of this research lays upon financing scheme still short (less than 1 year), so stability on data analysis can not be performed. As suggestion further research on related subject should be conducted on repayment level of micro financing KUMMLTA scheme will be better focus on debtors living allowance standard on several bank units to meet minimum repayment capacity ratio.



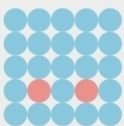
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