

ABSTRACT

MOEJIBUR RAHMAN. 2001. Analysis of Non Performing Credit : A Study Case of PD. Jasa Indah (A Debitor of Center for Ritel Business Service, Bank BNI). Advisor : Syamsul Ma'arif And Djoni Tanopruwito

Economic and monetary crisis in Indonesia at the early of 1997 has deactivated for almost all of economic sector especially for banking sector. Government policy that support growing of banking sector without has strictly monitoring system lead to make banking sector is susceptible for crisis. PD Jasa Indah is one of wood manufacturing industry that serving for property sector. Since 1997, the industry stated as *non performing loan* by PT. Bank Negara Indonesia, persero tbk as the creditor. Before conducting fiat exsecution, it is necessary to evaluate factors that affected for the condition and formulating alternative sollution for Bank and PD Jasa Indah. The objective of study is in order to : (1) analyze intern and extern condition that raising for non performing loan for PD Jasa Indah, (2) formulating strategy for PD. Jasa Indah in order to saving the company operation and (3) Arranging alternatif program for the Bank and the company. The analysis methods is financial analysis, TOWS analysis, and feasibility analysis for debitor.

The result indicated that some intern factors classified as strength including such as workshop & ownership of machinery, high teknologi baik, high stock for raw material, staff with high ability and capability and experience of the *key person*. Some intern factors classified as weakness including such as lack of marketing staff and simply of payment system. Some extern factors classified as opportunity such as Government policy and commitment, the company has known by consumer, Supplier still believe in company and increasing on housing requirement due to population growth and growing on property sector. The result also indicated that some extern factor classified as threats such as economic crisis, decreasing on property sector, hiher rate of interest and a lot of unliquid debt.

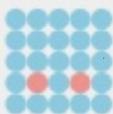
The recommended Strategy such as increasing promotion of product, increasing covered area and marketing segment, increasing debt payment, conducting proactive marketing, conducting product diversification, changing stock supply policy, training for marketing staff and changing payment system.

Analysis of financial performance and kreditor feasibility indicated that the company has future prospect to be saved because has ability to pay the loan.

Simualtion program indicated that the most realistic program is reconditioning with rearrangement of credit faciulity by payment of capital from company owner.



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