

Kajian kinerja dana bergulir LPDB-KUMKM

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20406864&lokasi=lokal>

Abstrak

Revolving Fund Management Institution Cooperatives, micro, small and medium enterprises (MSME LPDB) is a public service agency (PSA), founded in 2006 to support the development of cooperatives and SMEs capital on an ongoing basis. Indication of success will LPDB are engaged hat of improving the performance of cooperative partners LPDB: (a) revenue increased to Rp 37.85 million/cooperative/year, (b) members increased 4.56% (c) members' saving increased 25.56% (d) transactions with members increased 70.9%, (e) increase the income of members of 34.53% and (f) increased labor efficiency 8.34%. The dominant factor affecting the revolving is a (a) monitoring system (b) the terms of the loan (c) lending procedures (d) direct benefit for the loans (e) the network of business and (f) the cooperative turnover. While the other supporting factors are (the use of the loan (b) cooperative assets (c) the system of borrowing costs (d) religion (e) customs (f) organizational management (g) indirect benefits (h) benefits for members (i) members of the demand (j) business members (k) balance of the cooperative (l) communal relationships and (m) business development. Problems faced by cooperatives are : (1) the loan cooperatives and disrupt cash flow (2) risk equalization approach providing opportunities incomplete. To enhance the role LPDB note (a) the loan shall be in accordance with the intended use (b) the inclusion of assets in the feasibility study (c) study the feasibility and requirements of the loan should be able to explore the potential of the cooperative and its members (d) expedite the process of granting loans to debtors are managed (e) the character of the borrower and prioritize (f) cooperative borrowers need to be included in the program and the insurance or guarantee.