

LPDB- KUMKM

REVOLVING FUND INSTITUTION FOR COOPERATIVES & SMEs



**LEMBAGA PENGELOLA
DANA BERGULIR**
Koperasi dan Usaha Mikro, Kecil dan Menengah

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“Credit Disbursement for SMEs Realization”

Encouraging sustainable growth...

Total SMEs

143.659

Our Partner

3.019

With a healthy portfolio quality ...

NPL Gross

2,63%

Financing below Rp.10 Mio

80,19%

Disbursement Growth...

Total Disbursement (Rp)

10,3 Tn

(\$US 684 Mio)

Total of outstanding (Rp)

3,2 Tn

(\$US 212 Mio)

LOAN SERVICE RATES AND SCHEMES



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Executing Rates

Executing Rates

Executing Rates



5 %

INTEREST RATE

REAL SECTOR

Cooperatives & SMEs

- Cooperatives and SMEs in Manufacture, craft, creative industries



7 %

INTEREST RATE

SAVINGS & LOAN

Cooperatives

- Savings and Loan Cooperatives



60:40

PROFIT SHARING

SHARIA

Cooperatives

- Sharia Cooperatives

GENERAL REQUIREMENT

- Cooperative legal entity
- Holding annual member meetings for at least the last 2 (two) years
- Possessing an office building
- Having positive business results for the past 1 (one) financial year
- The reimbursement performances fall on current category and having no arrears from previous loan/financing, in terms of the cooperative is currently receiving loans from LPDB/KUMKM

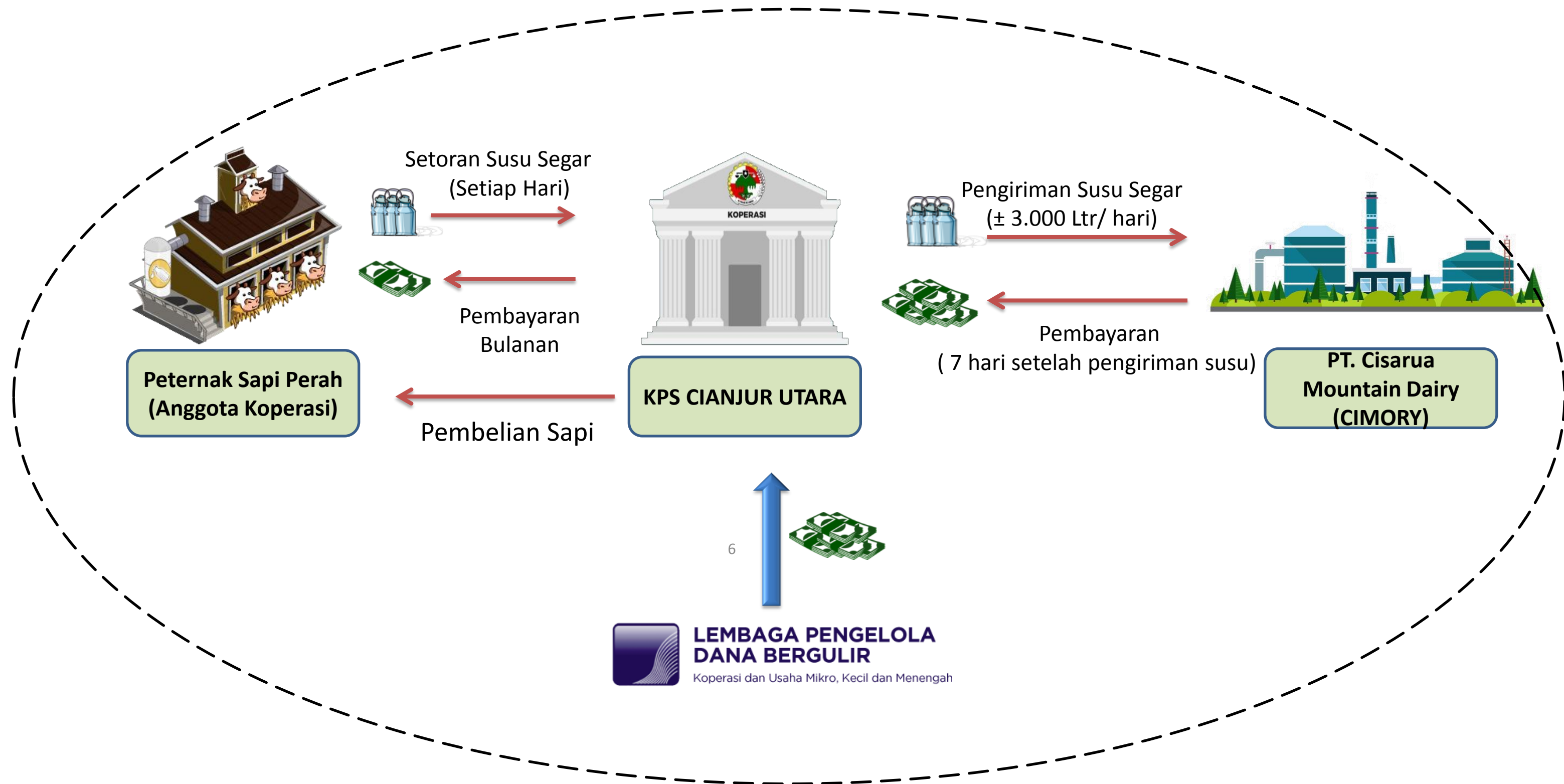
DOCUMENT REQUIREMENT

- Application letter.
- Application form.
- Copy of Deed of incorporation.
- Copy of annual member meeting results for the last 2 (two) years.
- Bank statement 6 (six) month.
- Copy of ID Card.
- Copy of Tax Card.
- Copy of Certificate of company registration.
- Copy of office ownership status.
- Copy of collateral.
- Copy of financial statement.
- List of loan disbursement data (for Saving & Loan Coop).
- List of receivable collectability data (for Saving & Loan Coop).

SERVICE LPDB-KUMKM IN COVID-19 PANDEMIC

1. Loan distribution
2. Restructuring/delaying installments
3. Soft working capital loan

Example Scheme of Loan (KPS CIANJUR UTARA)



TERIMA KASIH



**AGA PENGELOLA
A BERGULIR**

dan Usaha Mikro, Kecil dan Menengah



Koperasi dan Usaha Mikro, Kecil dan Menengah