

## 5c Factor Analysis Aspects Of The Designation Of Lending Of Working Capital In Pd. Bpr Bank Regional Lamongan

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<b>INFO ARTIKEL</b>	<b>Abstract</b>
<b>Sejarah Artikel:</b> Diterima : Diperbaiki : Disetujui : <b>Keywords:</b> <i>Factor Analysis Aspects 5C, Determination Granting Working Capital Loans</i>	<i>Credit evaluation is an important element in the provision of credit to the debtor. Lending activities, we need a good and thorough analysis of all aspects of credit to support the credit approval process, in order to prevent a credit risk. With its mission as an agent of development, banks are increasingly playing a role in the economy with increased lending to some sectors of the economy are priorities for improving the economy of the people and support the development of nasional. Tujuan of this study was to determine the creditworthiness conducted by the PD BPR Bank Regional Lamongan. From the analysis of the data using analytical tools 5C character, capacity, capital, collateral, condition states that the majority of borrowers eligible to receive a credit of PD. BPR lamongan Regional Banks. The credit approval process is a credit application by the debtor, research files, bank information search, site visits, analysis of credit research. If approved it will be an agreement or binding of collateral. Once it is done coaching supervision of credit or credit.</i>
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## INTRODUCTION

Motion pace of development of the banking business was so rapid. Setelahbelunggu barriers deregulated banks, new banks have sprung up like mushrooms grow amid hujan. Berbagai key strategies applied in meeting the demands and tastes of banking success seems to have been picked up by banks, namely the accumulation of public funds and penguncuran kredit. Bank by law no. 2/1992 on the subject of banking can be briefly defined as follows: Financial institutions are the main business is to provide loans and services in payment traffic and circulation of money.

With its mission as an agent of development, banks are increasingly playing a role in the economy with increased lending to some sectors of the economy are priority on efforts to improve people's economic and development support nasional. Untuk banking activities in Indonesia, credit terms defined in the basic banking legislation no , 12/1992 as follows: Credit is the provision of money or bills that can be equated with that based on agreements borrowing and lending between banks and other parties who require the borrower to repay their debts after a certain period with the amount of interest, remuneration has been determined.

Basically, the purpose of a company is to achieve optimal results and profit so that the company's survival will be guaranteed to achieve these goals. Therefore the company should be able to determine the optimal production planning that will be used to optimize the benefits achieved.

In order to carry out research in order to solve the existing problems necessary theoretical basis related to title issues. As for the law on banking No. 7 of 1991 is as follows that banks are based on economic democracy with its primary function as a collector and distributor of public funds, has a strategic role to support the implementation of national development, in order to improve the distribution of development and its results, economic growth and national stability towards improving the living standard of the people. And as according to Law No. 10 of 1998 is as follows that in the face of the national economy is always moving fast, competitive and integrated with increasingly complex challenges as well as the financial system is more advanced, the necessary adjustments in the economy, including banking discretion.

PD.BPR. Lamongan Regional Banks came from the desire to help people in the capital, the Government of the Regency of Lamongan establish

a financial institution which is located near the shopping area around the Alon-alon City Lamongan, precisely in JL.KH.Hasim Asyari No. 27 Lamongan. The agency precisely established on December 3, 1952 and was named Bank Market. The idea to set up a bank started their sense of concern for the little people who daily for sufficient capital or turned his attention to the business practices of loan sharks, both in wiliyah villages, markets or town and everyone needs money to increase capital. Opportunities are always exploited by moneylenders to benefit. In supporting the banking business Lamongan District Government started to provide support to the measures that are in line Regional Regulation (Perda) No. 7 in 1978, the Bank became a fully fledged market with SKMU Company KET No. -361 / MK.111985.

At the time of the banking situation in Indonesia began to improve early in June 1083, known as Pekjun-83 Pakto-88, This package 88, Pakmar-89, but the Bank has not been able to rise lamongan market. As the development of the banking industry in Indonesia, the status of Market Bank Lamongan increased status into rural banks (BPR) that pursuant to Law No. 7 of 1992 on the main points of banking, bank the status of the RB is limited to only receive funds from the public in the form of savings and the deposits are not allowed to accept deposits in the Giro as well as participate in payment traffic.

In an effort to improve the performance and management of the Banking and based Decision District Head Lamongan No. 48 of 2003 regarding the Placement Organizational Structure and Procedures of the Company Regional Rural Banks Bank Pasar Lamongan then the part that has the function of production and general functioned properly as langkahterhadap empowerment HR.

To establish the status of Market Bank as an asset of Regions, then based on the Minister of Interior No. or: 22 of 2006 on the Management of Rural Bank Owned Local Government, the Bank Market on January 16, 2007 renamed "Regional Banks Lamongan" With District Regulation Lamongan No. 09 Year 2007 on; Second Amendment Lamongan District Regulation Number; 09 Year 2001 About Company Regional Rural Banks Bank Pasar Lamongan. Through the touch of Business instinct Lamongan Regional Bank Board of Directors looked forward to a better condition than yesterday both in the workplace and the effectiveness of cost efficiency in order to optimize profits. To realize and preserve the mission, goals dadan PD business objectives. BPR

Regional Banks Lamongan develop a vision that "Being the leading and reliable banks in moving the economy in Lamongan."

PD. BPR Regional Banks Lamongan in running the business forward while maintaining the soundness of the company in the healthy category with trying mencapai credit score of 100. Furthermore, the company plans to develop the quality and scope of service that ensures the security of its customers, a strong capital capability with its own funding for an indefinite period, Organizational Structure and Job Descriptions of PD BPR Lamongan Regional Banks understand that the success and durability of a company is determined by the system and a good organizational structure. The organizational structure serves to simplify the process of achieving the objectives of the bank. PD.BPR Lamongan Regional Bank there are some parts unit of work each has different tasks. Basically the organizational structure required so there is separation of the limits or the authority and responsibilities of each part.

According to Kashmir (2012: 81) says that the credit is to obtain goods by paying installments or installments later or obtain loans to pay the money to do later with installment or installments in accordance with the loan.

According to Suyanto Thomas (1991: 13) says that the term comes from the Greek credit (credere) means confidence (truth or faith). Therefore, credit is the basis of belief contained in credit, between the buyer and the recipient of credit.

Credit terms, according to Law No.10 of 1998 are as follows: Credit is the provision of money or bills can be equated with it, based on agreements between bank lending and other parties who require the borrower to pay off debt after a certain period of time with interest, rewards or sharing the credit keuntungan. Definisi consequences for the bank and the borrower regarding the following matters: Provision of money or equivalent, credit repayment liabilities, repayment period, interest payments, rewards or for hasil Perjanjian credit. Giving credit to the other party by a credit institution must be based on trust. Thus the credit is giving confidence to another party (the debtor). This means the credit institution has an agreement with an agreement that the debtor will repay the loans received in accordance with the period and the interest that it has set.

Granting a credit facility has several objectives to be achieved. Interest crediting will not be separated from the mission of the bank itself.

Interest crediting ie

- 1) Finding Profits
- 2) Helps Business Customers
- 3) Assist the Government

The inability of customers to repay credit, can be covered by a loan guarantee. Credit guarantee function is to protect the bank from losses. With the loan collateral where the value of collateral usually exceeds the value of the credit, the bank will be safe. Banks can use or sell credit collateral to cover the loan if credit is given to a standstill. In Pratiknya which can be used as loan collateral by the debtor are as follows:

Guarantees with items such as:

- Soil
- Building
- Motor vehicle
- Machinery / equipment
- Merchandise
- And other valuables.

Collateral securities such as:

- Certificate of shares
- Certificate bond
- Land certificate
- Wesel
- Securities and other woods.

Guarantee the person or company that is, the guarantee given by a person or company to the bank against credit facilities granted. If the jammed credit, the person or company that provides assurance that is held accountable.

e insurance, banks lend credit to the insurance, especially against a credit of physical objects, such as vehicles and others.

Imposition types of interest rates by banks is to consider the type of credit that is financed, then also taken into consideration in determining the imposition of bank interest rates is the risk level of each type of loan. As for the type of interest rate charging models are as follows:

Flate rate, a fixed interest rate calculation each period so that the number of installments each period was fixed until the loan is paid off.

Sliding Rate, is the interest rate calculation is done by multiplying the percentage rate per period with the rest of the loan, so that the amount of interest paid debtor continues to decrease, consequently installments paid also decreased in number.

Floating Rate, is the interest rate calculation dilakukan in accordance with the interest rate for the month will datang Beberapa aspects considered in determining a credit decision, namely: the analysis of 5 C. Prinsip crediting the credit analysis

of 5 C can be explained as follows:

Character: the nature or character of the individual in this case is the debtor.

Capacity: the ability of someone to run the business. Debtors need to be analyzed whether she is able to lead properly its business. If he is able to lead the efforts, then he will also be able to restore pinjamam accordance with the agreement and the company was still running.

Capital, the financial condition of customers (net revenue). Large capital then shows the ability of borrowers to repay their obligations.

Collateral, promised wealth for security in the transaction credit / collateral. Collateral should exceed the amount of credit granted. In the event of bad loans, the collateral is used to pay for the credit.

Condition, external (economic conditions), which controls the company. Assessing credit hendaknya also assessed the economic conditions now and in the future according their respective sectors, as well as the business prospects of the sector that he (the borrower) run.

According to Kashmir (2012: 105) The procedure of credit are stages that must be passed before the credit is given to assess the feasibility of prospective borrowers. In giving and lending should refer to the principles of sound lending according to the procedure:

1. Credit Application :

- To register agenda letter
- Re-check the terms and conditions.
- Request that there must be equipped with a photo copy of ID card applicants, copy of ID card of husband / wife.

2. Bank Information:

- Examining the list of bad debts, Researching black list
- Letters On The bank information Sport (reviewing court) Location businesses and households, merchandise / products facilities and infrastructure, manpower and facilities, financial and administrative reports, Area assurances
- And pay attention to a factor of 5 C
- Analysis / credit assessment management aspects, technical aspects, marketing aspects of Credit Agreement.

The binding is notaries / under hand, credit insurance / loss of loan disbursement, Administration and proportion, Books memorandum of loan disbursement

Banks are exposed to principles of prudence in lending bank. It is not impossible that credit is quite a lot will incur losses if the loans were not

qualified and result in problematic loans. And to keep the loans do not create problems need to pay attention to the following: The level of profitability (return). That is the amount of profit to be earned on lending. The amount of profit they must meet the applicable regulations if you want good health.

Repayment capacity, meaning that votes on the ability of the applicant company bank credit to be able to repay their loans on waktu. Tingkat risk (risk), meaning that the level of risk that will be faced against slipping kemingkinan profit of bank lending.

The factors that must be considered banking to meet the level of profitability of banks is as follows:

Levels Return On Assets (ROA), Return on Equity (ROE), Timming of Return (a profit) and Future Prospect (prospects for the future)

The types of risks that may or will face in the future and a great effect on profit is as follows:

Environmental risk, meaning the risk associated with the banking environment, especially with regard to the outside environment perbankan. Risiko Management, meaning that the risks associated with the risk of the perusahaan. Risiko Submission, which means a greater risk affected by such bank's internal operational risk, and lainnya. Risiko Finance, meaning that closely related to the bank's internal and external influences. Such as credit risk, liquidity risk, interest rate risk, and the risk leverage. Menurut Kashmir (2012: 117) there are several classification kualitaskredit, namely: Fluent means that there are no arrears in principal bunga. Kurang smoothly means there briefly delay in the payment of principal, interest or overdraft, but borrowers still pay and can toleransi. Diragukan means always long enough late in the payment of principal, interest or overdraft, but borrowers still pay and difficult ditoleransi. Macet means arrears and no longer pay the installments, interest or overdraft.

Credit analysis needs to be done critically through quantitative and qualitative approaches to micro-economic aspects that affect the activities of a kind usaha. Karenanya before conducting credit analysis discusses the aspects that influence the activity of a type of business need to do the preparation that is Approaching on the basis of the level of implementation of the project business debtor (Feasibility approach), carried out on all the factors that support the success of the project is economically by considering constraints on the

ability to provide the bank credit can only be given to prospective borrowers to finance projects assessed feasible and bankable enough.

The information gathering process, According to Teguh, a variety of information that is important to be prepared in order to facilitate credit analysis, among others:

□ Data or information regarding the informal and formal prospective customers about the reputation of characters that can be obtained from business associations.

□ Bank to bank information to support bonafiditas information and reputation of the customer code

□ Information on the marketing of products or services offered by the debtor.

In the lending bank will pay attention to some aspects of credit considerations to assess the feasibility of which will be financed by bank loans. According Munawir, aspects of credit considerations include:

#### 1. General Aspects

General aspects concerning the matters form, the name and address of the company, management, business, organization sector the number of employees, bank subscriptions.

#### 2. Economic Aspects / commercial

Economic aspects, which include marketing issues, price, competition, the number of sales, interpretation requests and so on.

#### 3. Technical Aspects

Concerning the technical aspects of the company's technical issues eg raw materials and auxiliary materials needed soil and place the plant machinery and equipment, buildings (owned, lease, age, price) of labor (skills, education, wages)

#### 4. Juridical Aspects

Juridical aspects regarding the provisions of law including applicable permits.

#### 5. Benefit Aspects

Aspects of the benefit of the enterprise economic benefits for the population and its effect on the structure of the local economy.

#### 6. Aspects of Job Opportunities

Aspects of employment, the amount of labor that can be absorbed by the relevant project and corporate business sectors including whether the projects prioritized by the government.

#### 7. The Financial Aspects

Financial aspects, is an important aspect. Besides, it is known as liquidity, solvency, and rehabilitation as well as the stability of the business, also known how long an investment

will be returned.

This calculation is a test of the ability of the project debtor weeks to generate profits for the repayment of the credit. There are two stages in the calculation of the plan profit / loss, namely:

Determination interpretation of sales, sales interpretation is based on sales targets (in table form) to be achieved by the company.

Estimated Profit / Loss, is the preparation of the profit / loss that is expected to be obtained after the intervention perusahaan obtain credit from banks

Estimated sources and uses of funds is essentially a summary of the mutation of financial resources and the use of funds from a company within a specified period of time. For banks, this analysis can be seen how the use of financial funds obtained from the loan and how the distribution of these funds in the company's business activities. Estimated Cash Flow

In the estimation of cash flow just discussed solely cash flow or cash into the company and the flow of cash out of the company as well as some of the balances in each period.

A project can be said to be financially feasible if cash flow estimates for the period show the results that the temporary surplus loan repayment installments and the fulfillment of other obligations to the bank was taken into account. On the basis of these estimates cash flow loan repayment plan can be prepared from the customer / debtor in accordance with the terms and structure of the credit.

Various analyzes the company's financial statements prospective borrowers that are important to the bank's management among other things:

Comparative analysis, this analysis is a comparison between items that exist in the financial statements in the period to another period in which a period is expressed as an index number base. From the results of the comparative analysis will be known to the company's development and feasibility of the numbers in the financial statements in a given period.

Analysis Environment. This analysis provides additional information that is external to elucidate the effect of macro factors economical to increase or decrease the development of the business of an enterprise and comparable level of efficiency of the company by other companies similar analysis of environment is also very useful for assessing the ability of borrowers in developing activities efforts..

## METHODOLOGY

When the study began in January 2016 to april 2016. This study conducted in PD. BPR Regional Banks Lamongan located at Jalan Panglima Sudirman 56 Lamongan. This type of research that researchers use in this research is descriptive qualitative research, qualitative.

is a research paradigm that suppress the understanding of issues in social life based on the conditions of reality or a natural setting that is holistic, complex and detailed.

In this study only describe as to how the application consideration in the analysis of 5C factor for establishing the capital loan. The kind of research I'm doing qualitative research.

The technique of data collection, the writer uses a specific approach for more terarahnya research. In obtaining the data or collect data terselesainya preparation of this paper are as follows: field research. The technique - a technique used in data collection are as follows: interviews, documentation, observation.

Operational variable is "variable is defined as everything that made the object of observation research. Often this variable is declared as factors that play a role in the event or phenomenon under study. Arikunto (2010: 161). Factor Analysis 5 C consisting of Character, capacity, capital, collateral and condition.

To limit the problem researchers use bookkeeping table that is useful to know which ones are eligible to receive a loan and which ones have not been able to be given funds by the bank.

## DISCUSSION

From the analysis aspect 5C factors are as follows:

□ Character: the nature or character of the individual in this case is the debtor.

□ Capacity: the ability of someone to run the business. Debtors need to be analyzed whether she is able to lead properly its business. If he is able to lead the efforts, then he will also be able to restore pinjamam accordance with the agreement and the company was still running.

□ Capital, the financial condition of customers (net revenue). Large capital then shows the ability of borrowers to repay their obligations.

□ Colleteral, promised wealth for security in the transaction credit / collateral. Collateral should exceed the amount of credit granted. In the event of bad loans, the collateral is used to pay for the credit.

□ Condition, external (economic conditions),

which controls the company. Assessing the credit should also rated economic conditions now and in the future in accordance sector

Submission of application for credit to PD BPR Bank Regional Lamongan, the debtor must provide information that is actually concerning 5C (Character, Capacity, Capital, Collateral, Conditions in order to obtain information about the ability of borrowers to repay loans / liabilities. The results of the analysis based 5C can be serve as the basis of the banks to provide credit decision. in order for the bank in the decision to give credit to the debtor to have confidence in the ability of the debtor, then the bank conducted a survey directly into the field to find out whether or not the information provided by the debtor credit an individual in the form of loans with payments installments. a steady income the debtor is a major source of funds repayment. In evaluating the ability to repay the loan, the credit analyst must examine whether the amount of retained earnings is large enough to cover the fixed expenses of their monthly as well as repayment of the loan. loan individual problems or bad can happen for a variety of things , one of which does not comply with the standard credit requirements set by the bank.

This study used a sample of 10% of the population consists in 8 respondent / debtor. The following data will be explained about the feasibility of loans provided to borrowers by PD BPR BANK REGIONAL LAMONGAN. Researcher using 8 sample results from the analysis that four people eligible for the credit and 4 people can not accept the loan because there is no cover from 5 C.

## CONCLUSIONS AND RECOMMENDATIONS

### CONCLUSIONS

Based on the results of research and discussion, the conclusion can be stated as follows: from the analysis of aspects of a factor of 5 C consisting of Character, Capacity, Capital, Collateral and Conditions that there is a viable debtor is given and not feasible given the loan from the bank. Of the samples that researchers use existing 8 analysis or debtors who filed wish to obtain loans from banks including 4 accepted and 4 rejected the reason is acceptable because 5C has met the desired requirements by banks so that the banks dare lend to the debtor, if it is rejected means that these customers have not entry criteria in the bank or does not meet the requirements in

accordance with aspects of the factors 5C.

### RECOMMENDATIONS

Based on the above conclusions, suggestions - suggestions to the author to convey is as follows: Regional Banks PD.BPR Lamongan should the procedure should be more careful lending is about on the sport (review into the field) so that it can determine the ability of borrowers to repay their loan. For borrowers that the loan application to the lender according to the ability to pay back the loan

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