

EVALUASI PROGRAM YAYASAN DAMANDIRI

NOP- 2008 SD. NOP-2009

3-Jan-00

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EVALUASI PENYALURAN KREDIT PUNDI

3-Jan-00

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KARAKTERISTIK NASABAH

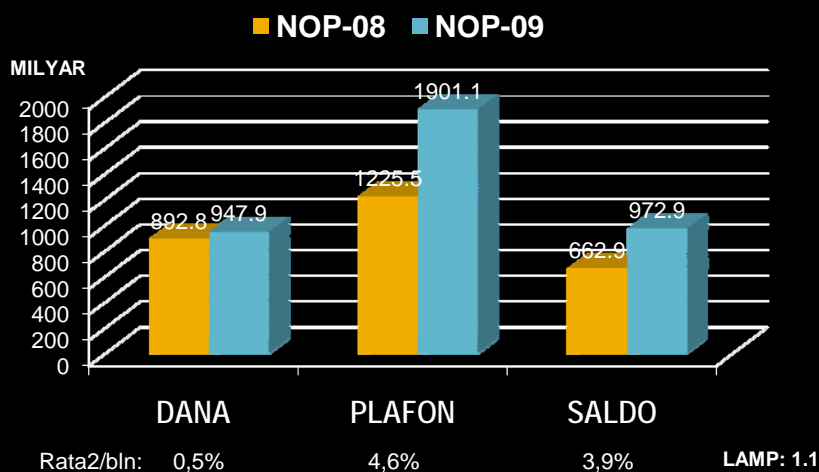
DARI JUM. NASABAH: 517.600 (KUM)

- NASABAH KELOMPOK: 31,9% PERORANGAN: 68,1%
- NASABAH PEREM: 46%, LAKI2: 54%
- SEKTOR USAHA: 59,5% PERDAG
- PENDIDIKAN NAS: 42,7% SMA
- PEKERJAAN NAS: 68,7% WIRAUSAHA
- UMUR NAS: 35,4% (40-49), 30% (30-39)
- PERSEBARAN: 72% DI JAWA

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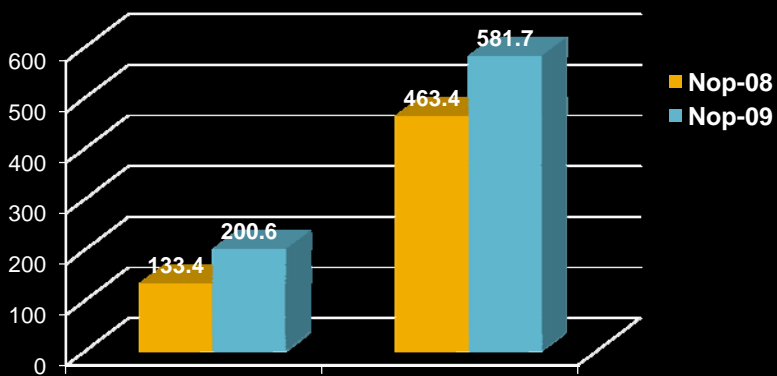
POSISI DANA PUNDI



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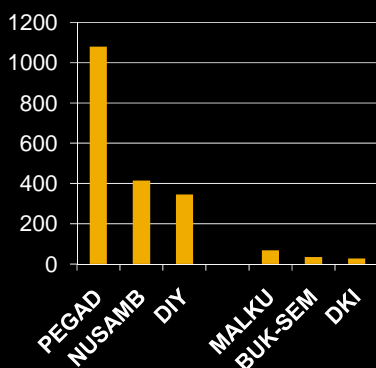
PROSEN PLAFON/DANA



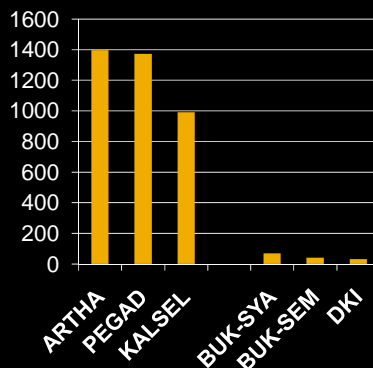
Dana bergulir: 1,3x 2x 4,6x 5,8x
 LAMP: 1.1 & 2.1
 3-Jan-00 5

PROSEN PLAFON/DANA

AKTIF

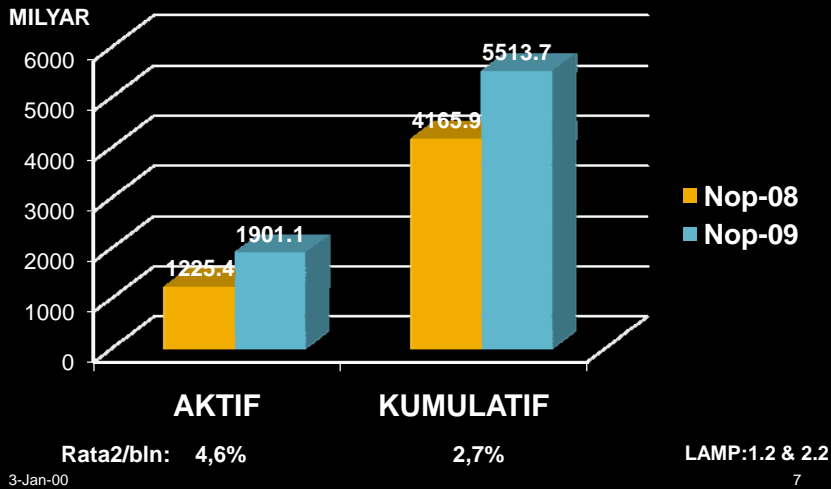


KUMULATIF

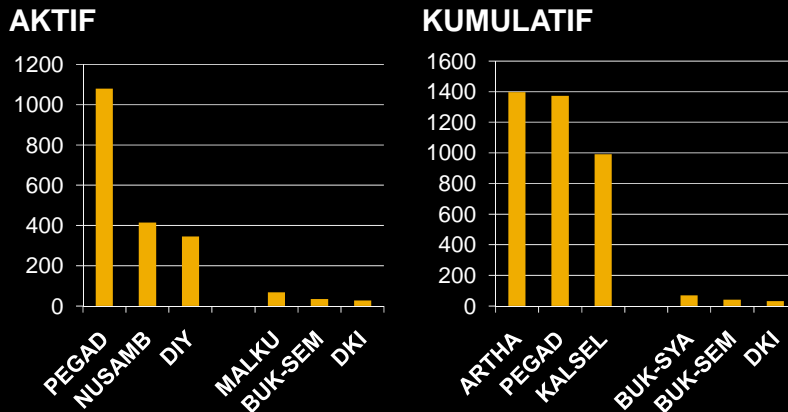


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PROSEN PERUBAHAN PLAFON

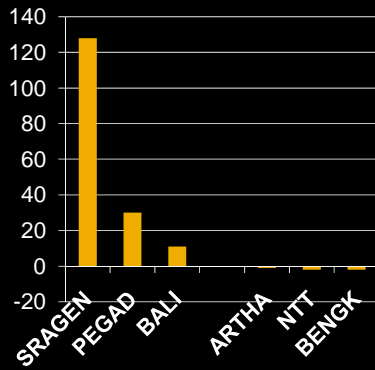


PROSEN PLAFON/DANA

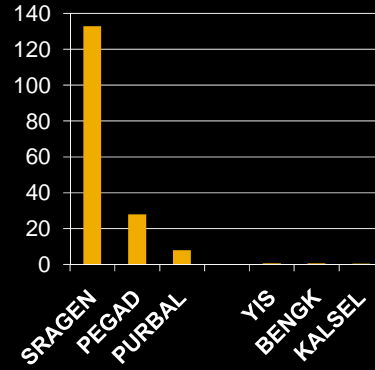


PROSEN PERUBAHAN PLAFON

AKTIF



KUMULATIF

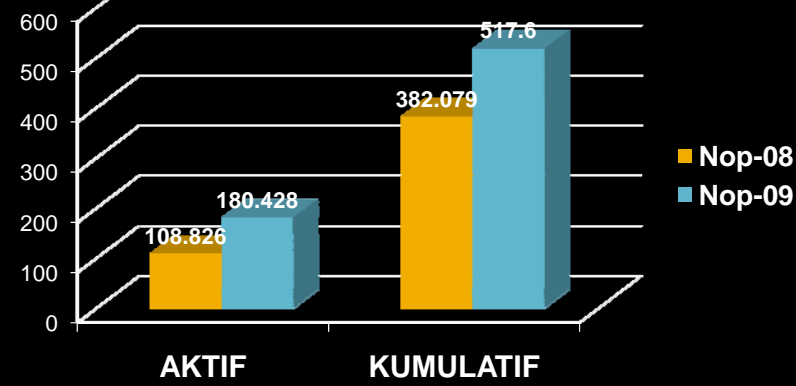


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PROSEN PERUBAHAN NASABAH

ORANG



Rata2/bln: 5,5%

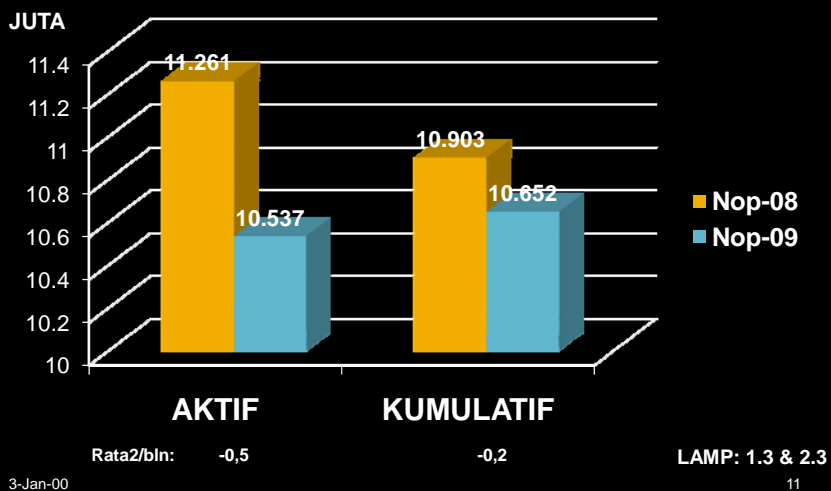
3,0%

LAMP: 1.2 & 2.2

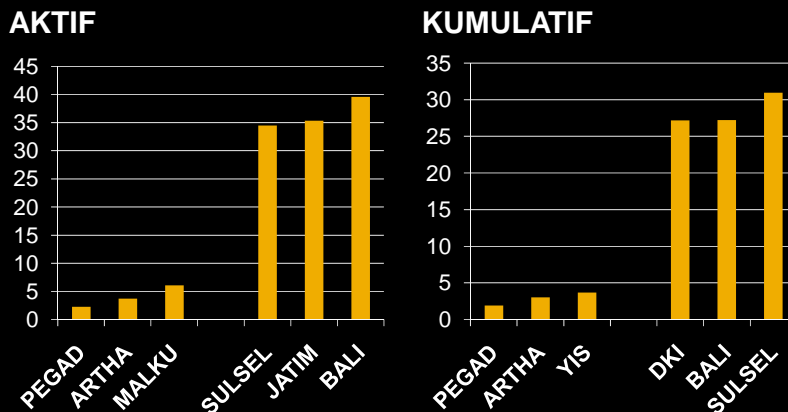
3-Jan-00

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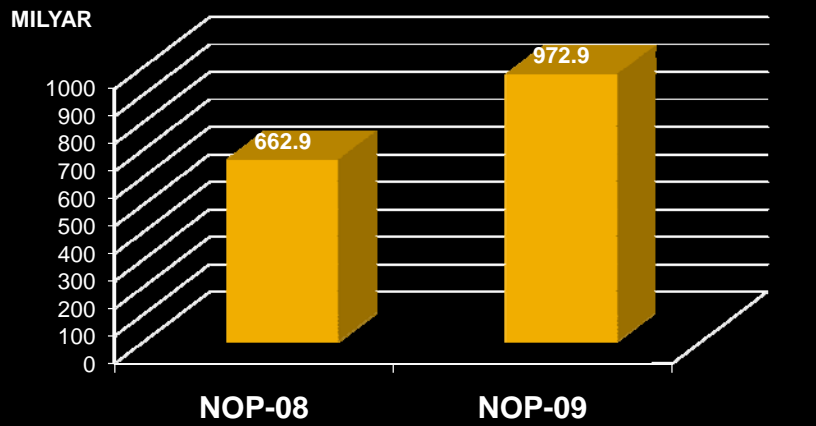
RATA2 PLAFON/NASABAH



RATA2 PLAFON/NASABAH



PROSEN PERUBAHAN SALDO DEBIT



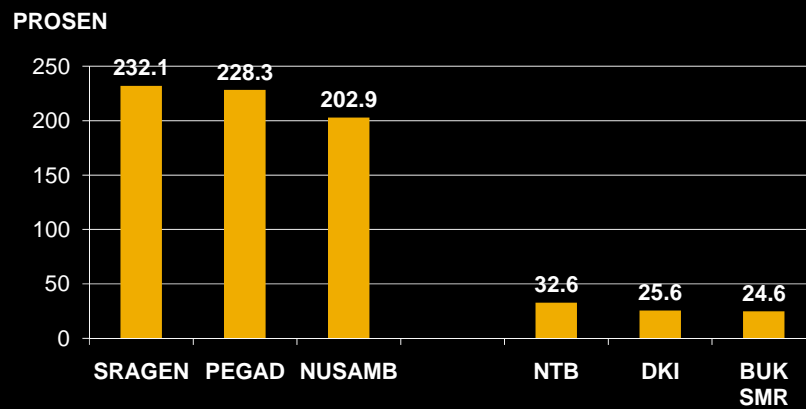
3-Jan-00

3,7%

LAMP: 1.4

13

PROSEN SALDO/DANA



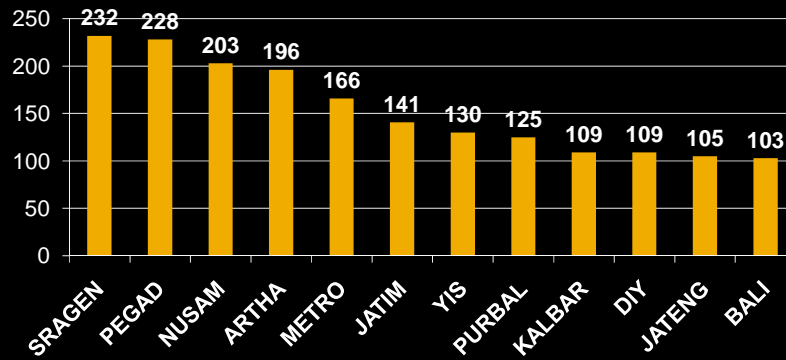
3-Jan-00

LAMP:2.4

14

PROSEN SALDO/DANA (>100%)

PROSEN



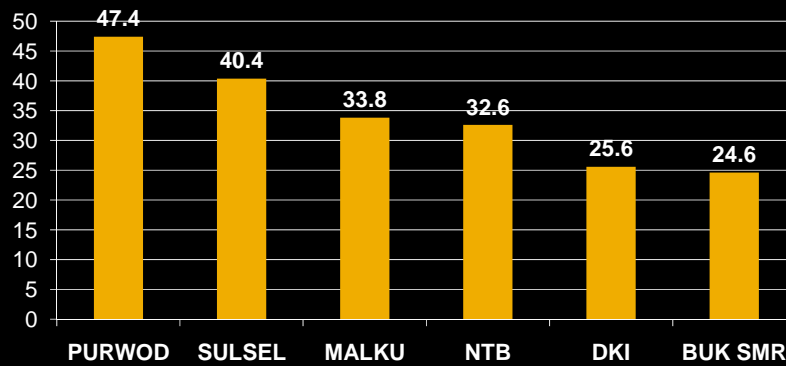
3-Jan-00

LAMP:2.4

15

PROSEN SALDO/DANA (<50%)

PROSEN

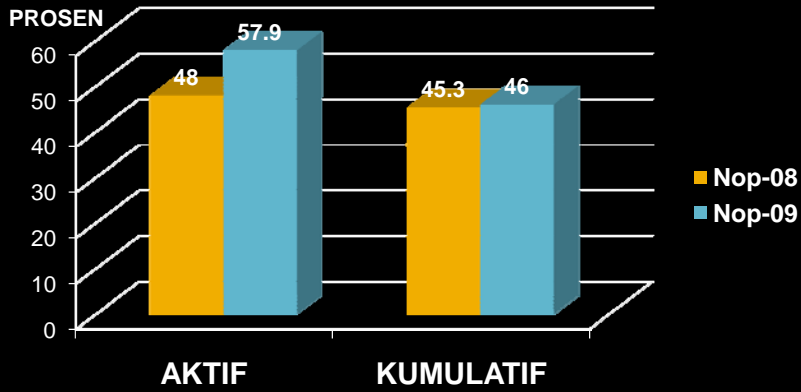


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LAMP:2.4

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PROSEN PERUBAHAN PEREMPUAN



Rata2/bln: 2,5%

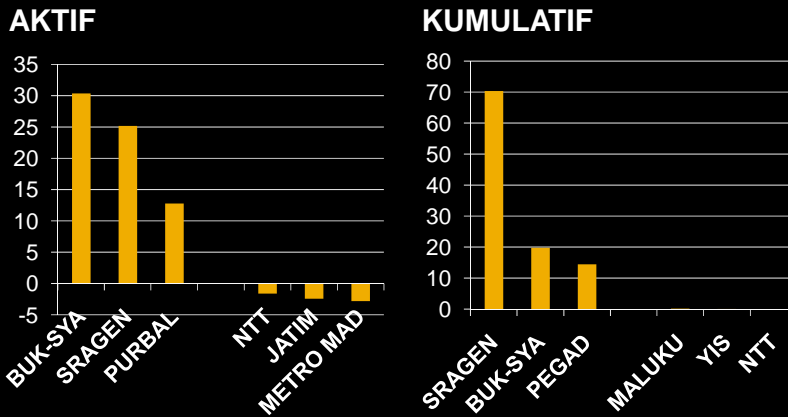
3,1%

LAMP: 4.1 & 4.2

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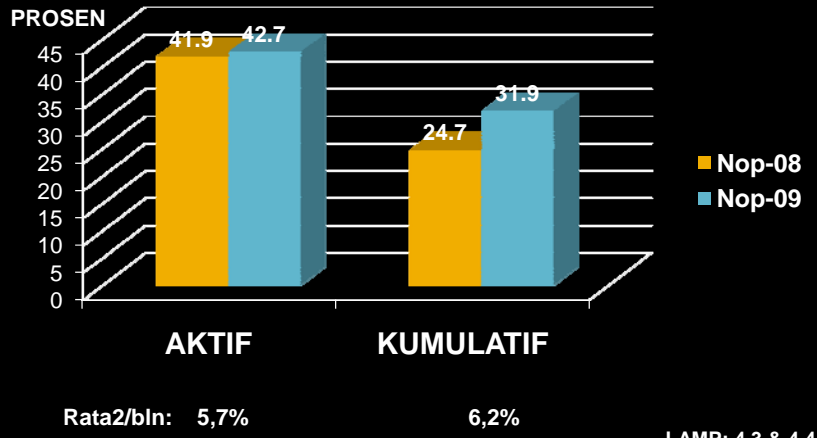
PROSEN PERUBAHAN PEREMPUAN



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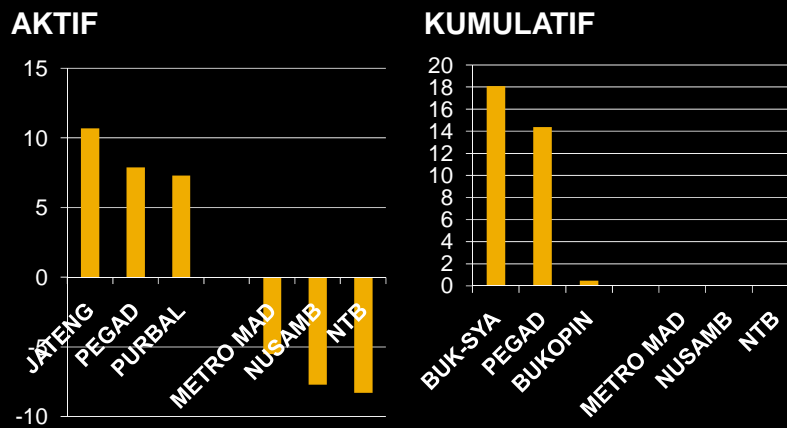
PROSEN PERUBAHAN KELOMPOK



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PROSEN PERUBAHAN KELOMPOK



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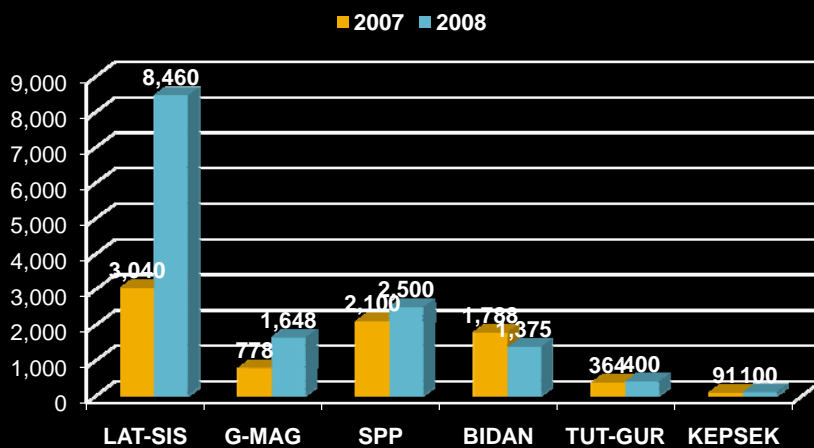
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EVALUASI PROGRAM SDM DAN POSDAYA

3-Jan-00

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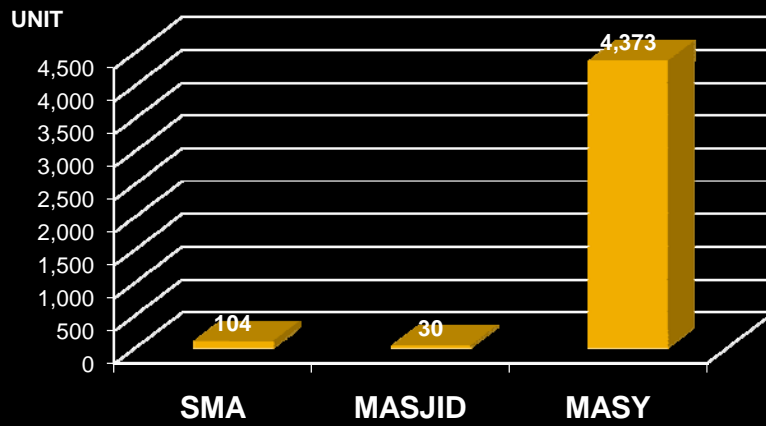
REAL. PENGEMBANGAN PROGRAM SDM



3-Jan-00

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PENGEMBANGAN PROGRAM POSDAYA

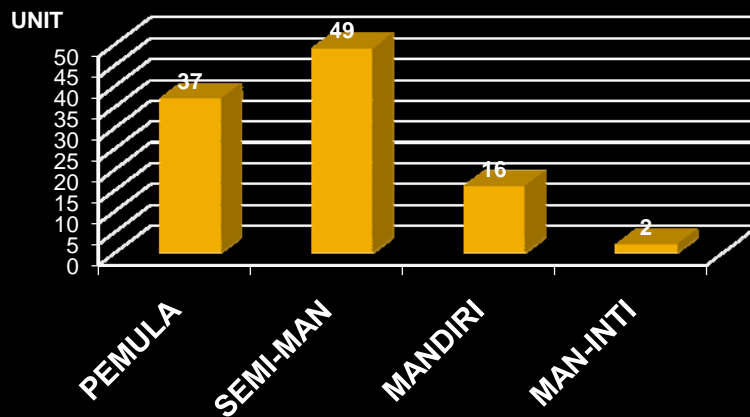


TABEL: 6.1 & 6.2

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KRETERIA POSDAYA BASIS SMA



TABEL: 6.2

3-Jan-00

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KESIMPULAN & SARAN

- MESKIPUN PENYALURAN PUNDI SUDAH CUKUP BAIK, NAMUN MASIH PERLU DITINGKATKAN, KHUSUSNYA BANK YG SALDO DEBITNYA < 50% DANA DITEMPATKAN.
- REALISASI PROG SDM CUKUP TINGGI TAPI MASIH PERLU PENELITIAN UNT MENGATAHUI DAMPAKNYA.
- 104 POSDAYA DIBINA LPIM PERLU DITINGKATKAN KLASIFIKASINYA DAN MENINGKATKAN KERJASAMA DG PEMDA UNT MEMBANGUN POSDAYA BASIS MASYARAKAT.

Sekian dan Terima Kasih