Analysis of Financing Procedures Based Assessment Principles 5C

At Baitul Maal Wattamwil (BMT) Miftahussalam

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ABSTRACT

The research was conducted at Baitul Maal Wattamwil (BMT) Miftahussalam, based on the phenomenon that occurs is a decline in the number of troubled borrowers because the number of debtors who made the bad loans. The purpose of this study was to determine the financing procedures and to determine the constraints and efforts to increase funding to the Baitul Maal Wattamwil (BMT) Miftahussalam.

The method used in this research is descriptive method. Procedures used in data collection is a field study, including methods of observation, interviews, and documentation and with the study of literature. The results of this study indicate that the procedure of financing Baitul Maal Wattamwil (BMT) Miftahussalam is well only at the stage of analyzing the principle 5C character, capacity, capital, colaterral and condition, BMT Miftahussalam only uses 3 the principle character, collateral and capacity. Constraints on the BMT Miftahussalam financing is stuck there due to errors in the process of analyzing the account officer. BMT Miftahussalam efforts made to overcome the loss of financing should improve the quality of employees by improving the quality of education for employees, especially in the account officer will not be any longer in the process of analyzing the customer.

Key words: procedures financing, valuation principles 5C, increased financing