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UPGRADING THE BANK RAKYAT INDONESIA UNIT DESA MANAGEMENT INFORMATION SYSTEM: PHASE I FINAL REPORT

by:

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Development Alternatives, Inc.

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EXECUTIVE SUMMARY

Introduction

The Bank Rakyat Indonesia (BRI) Unit Desa system is currently undergoing significant policy and operational changes that hold critical, long-term implications for the development of rural banking services in Indonesia.

The BRI, recently faced with the option of either cutting its losses and closing down its heavily subsidized, BIMAS-based Unit Desa system, or transforming the system into a financially viable, full-service rural banking network, has choosen the latter alternative. That is, the BRI has decided that rather than abandoning the most extensive rural banking infrastructure in Indonesia, it will try to adapt the BRI Unit Desa to present economic, political, and social conditions in rural Indonesia.

The purpose of this consultancy is to provide recommendations as to how the BRI might better monitor and evaluate the results of its recent policy initiatives, and to provide alternatives for automating an improved BRI Unit Desa management information system.

Origins and Development of the BRI Unit Desa System

The BRI Unit Desa were first conceived in 1969 as a pilot project in Yogyakarta to channel BIMAS credit to farmers, with the overall objective of increasing national food production. On the basis of this experiment's success, the BRI Unit Desa system was expanded into a national program in 1973. As BRI Unit Desas' primary function continued to be servicing BIMAS borrowers, they were established on the basis of rice fields they could cover from a given location. However, BRI Unit Desa activities were expanded and diversified over the next seven years, with the introduction of Kredit Mini in 1974, TABANAS in 1976, and Kredit Midi in 1980.

Given the responsibility of administering these programs, the number of BRI Unit Desa grew quickly: there were only 446 BRI Unit Desa in 1970, but that number roughly doubled the following year, almost doubled again over the next two years, and today totals 3,626 Unit Desa. Concurrent with this rapid expansion in number of BRI Unit Desa was a drastic increase in BRI Unit Desa personnel: the 1,871 BRI Unit Desa employees in 1970 more than tripled by 1973, more than doubled again over the next four years, and today totals almost 14,000 employees, or approximately 4 employees per BRI Unit Desa.

As BRI Unit Desa began to grow in terms both of number and personnel, so did their lending activities. However, there was a lag between increase in lending volume and increase in BRI Unit Desa locations and staff, so that as overall lending activities actually decreased over the last decade, the BRI Unit Desa continued to expand.

For example, BIMAS lending peeked in 1975 at over 3 million hectares, and then dropped approximately 50 percent by 1979. Today, BIMAS credit via the BRI Unit Desa has been phased out completely. Meanwhile, although Kredit Mini and Kredit Midi lending continued to rise through 1983, the volume of these transactions only partially compensated for the decline in BIMAS lending volume.

Consequently, not only have the BRI Unit Desa been net losers in every year since their creation except for 1977, but annual operational losses tripled from 1978 to 1979, and then tripled again from 1980 to 1984. These losses were sustainable as long as the BRI Unit Desa continued to receive administrative subsidies from the Ministry of Finance, but with the BIMAS phase-out and concomitant cessation of these subsidies at the end of 1983, drastic measures were in order to increase the profitability of the BRI Unit Desa.

BRI Unit Desa Policy Initiatives and New Operational Guidelines

With the phasing out of the BIMAS credit program, and thus removal of the primary rationale for creation of the BRI Unit Desa, the BRI introduced three principal policy changes to revitalize its Unit Desa system:

- transformation of the BRI Unit Desa from a BIMAS conduit to a full-service rural bank;
- internal treatment of BRI Unit Desa as semi-autonomous units of account rather than simply as postings in the Bank's overall accounts, that is, as discrete profit or loss centers instead of disaggregated items subsumed in the BRI branch accounts; and
- evaluation of BRI Unit Desa based primarily on their profitability, rather than on hectares covered or money lent.

To implement the above-listed policy initiatives, the BRI also introduced the following new operational guidelines:

- reconstruction of BRI Unit Desa balance sheets;
- introduction of Kredit Umum Pedesaan (KUPEDES);
- revision of BRI Unit Desa internal accounting systems;
- physical reallocation of BRI Unit Desa;
- introduction of Simpanan Pedesaan (SIMPEDES); and
- upgrading of the BRI Unit Desa management information system, to enable the BRI to monitor and evaluate the effects of these policy and operational changes.

BRI Unit Desa Management Information Needs Assessment

This consultancy's point of departure is a study of the BRI's current Unit Desa management information system, based on the assumption that it is preferable, if possible, to improve the existing reporting system rather than introduce parallel or duplicatory systems. Then, based on discussions with the principal recipients of current BRI Unit Desa reports, the present BRI Unit Desa management information system is assessed against current and anticipated management information needs. This analysis subsequently serves as the foundation for recommended system additions, revisions, and deletions.

The current BRI Unit Desa management information system is comprised of two principal sub-systems: internal accounting and external reporting. While these two sub-systems are quite strongly linked to eachother, and in fact, the former provides the primary input for the latter, the focus of this consultancy is on external reporting rather than internal bookkeeping. Issues related to internal BRI Unit Desa activities are already being studied by the BRI, together with consultants to the BRI. Instead, the objective of this consultancy is to help the BRI to improve its field supervision of, technical assistance to, and policy formulation for BRI Unit Desa, and not on directly revising internal Unit Desa operations.

Characteristics of the current BRI management information are as follows:

- with the exception of weekly rupiah liquidity reports, all major reports are monthly in the reporting chain from Unit Desa to branch offices to regional offices and finally to the head office, as are the major statistical summaries produced from these reports;
- each BRI Unit Desa now submits an average of 20 separate reports every month to the BRI branch office under which it operates, in semi-standardized formats;
- approximately one-third of these submissions report on some aspect of BIMAS, while the remainder consist of standard credit, savings, and operations statistics;
- the BRI branch office then compiles the data in these reports by accounting category for all BRI Unit Desa operating under it, integrates these data into branch office accounts, and sends this information in a standard format to the BRI head office;
- at BRI headquarters, these standardized branch office reports are then entered into the BRI's central computer, where they are processed to produce the BRI's regular monthly statistical reports.

Until recently, with the exception of electronic posting machines in many BRI branch offices, all BRI reporting systems were manual up to the level of the head office's electronic data processing center. However, the BRI is currently decentralizing its data input and processing operations, via the computerization of its regional offices. At the head office, data processing operations have been performed by a 2 Mb IBM System 4331; the system currently being installed in BRI regional offices is a 512 kb Philips PTS 6000 minicomputer.

The current BRI Unit Desa management information system has six major weaknesses:

- the flow of information is one way;
- the frequency, type, and format of data reported is undifferentiated by recipient or application;
- there is considerable ambiguity at BRI headquarters regarding the most appropriate audience for receiving and utilizing BRI Unit Desa reports;
- the amount of data reported is both voluminous and highly redundant, while at the same time incomplete;
- data processing and transmission are not timely; and
- there are no internal or external cross-checks to ensure data accuracy and validity.

Proposed Upgraded BRI Unit Desa Management Information System

Although the current BRI Unit Desa management information system has several significant shortcomings, it nonetheless provides a solid base upon which to build a more efficient and effective system. Thus, proposed changes do not revolve around creation of a new, parallel reporting system specially designed to meet BRI Unit Desa management information needs. Instead, whenever possible, recommendations are put forward for modifying the existing BRI national reporting system, and minimizing the expansion of this system through the addition of supplemental, specialized BRI Unit Desa reports. These recommendations are also developed on the assumption that the basis of the proposed upgraded BRI Unit Desa management information system must remain the BRI Unit Desa internal accounting system, in whatever form this accounting system finally takes.

The main premise of the proposed system upgrades is that the BRI's national reporting system, if modified slightly and supplemented by one additional report, could serve as an effective management tool for monitoring and evaluating the progress of specific BRI Unit Desa credit programs, savings programs, and general field operations.

However, BRI management can only assess the overall development of BRI Unit Desa if the progress of specific BRI Unit Desa field activities and programs are consolidated and presented in a succinct, structured manner. This can best be achieved by regularly classifying BRI Unit Desa on the basis of their performance, via the introduction of a quarterly BRI Unit Desa field classification survey, as well as by the addition of selected cumulative and time-series reports at BRI headquarters.

The proposed upgraded BRI Unit Desa management information system, while decreasing the overall reporting workload of BRI personnel, increases the potential usefulness of these reporting efforts. That is, although the reporting volume, whether in terms of total number of reports submitted, or in terms of total volume of data transmitted, is greatly reduced under the proposed system, selectivity in data requested, simplification of reporting formats, and rationalization of information flows heighten prospects for the system's effectivenss.

Data Processing and Transmission Alternatives

If the BRI decides to adopt the proposed upgraded BRI Unit Desa management information system described above, or some variation thereof, it must still determine the most cost-effective way to process and transmit data within the context of the upgraded system.

There are three major data processing and transmission alternatives:

- Option I: Continuation Without Modification Of Current Head Office/Regional Office Computer Expansion Plans;
- Option II: Addition Of A Multiuser Microcomputer System At The Head Office; and
- Option III: Installation Of Microcomputers At Branch Offices.

Each of these three options has its advantages and disadvantages, when evaluated on the basis of:

- cost (initial investment and recurrent expenses);
- implementation time (including hardware, software, and operations);
- technical ramifications (regarding both current capacity and future expandibility);
- institutional compatibility (in terms of both current and future management functions); and
- risk (budgetary, scheduling, technical, and managerial).

Although Option I offers the BRI the path of least resistance, it is also a dead end. And while Option III looks very promising, not only is the anticipated volume and urgency of Unit Desa-specific data outside the BRI's national reporting system probably insufficient to justify the installation of special microcomputers at BRI branch offices, but the technology required to allow a nation-wide decentralized data processing system to function in a relatively safe, cost-effective manner is not yet available in Indonesia. Thus, among the three data processing and transmission alternatives presented, Option II appears to be the most suitable match with BRI management needs and operating environment.

Option II would decentralize data input, processing, and access at BRI headquarters, from a central electronic data processing center to the offices of those who plan to use data the system generates. Not only would this greatly increase flexibility in data utilization by BRI managers, but it would also prepare the BRI for applying the same principle of using information as a management tool to its regional and branch offices if it chooses to implement Option III in the future.

Moreover, if Option II were to be implemented, the Coordinating Team for BRI Unit Desa Development would have much more than a data processor at its disposal. It could also use this system as a data base manager, allowing its members to mix, match, search, and sort BRI Unit Desa data in ways most suitable to their current needs. In addition, the Team could use the system for the preparation of correspondence, circulars, budgets, planning, and sensitivity analyses, and for intrateam communication and coordination.

Follow-Up Activities

This report is the final output of Phase I of upgrading the BRI Unit Desa management information system. It presents recommendations for improving the system currently in use, together with suggestions regarding the most appropriate means for processing and transmitting data within the context of this upgraded system. If the BRI Directorate decides to adopt this report's proposals, then the next step is to begin implementation of these recommendations, or Phase II of upgrading the BRI Unit Desa management information system. Follow-up implementation activities are comprised of system documentation, staff training, system automation, and long-range strategic planning.

CHAPTER ONE:
ORIGINS AND DEVELOPMENT OF THE BRI UNIT DESA SYSTEM

I. Introduction

The Bank Rakyat Indonesia (BRI) Unit Desa system is currently undergoing significant policy and operational changes that hold critical, long-term implications for the development of rural banking services in Indonesia. The BRI, recently faced with the option of either cutting its losses and closing down its heavily subsized, BIMAS-based Unit Desa system, or transforming the system into a financially viable, full-service rural banking network, has choosen the latter alternative. That is, the BRI has decided that rather than abandoning the most extensive rural banking infrastructure in Indonesia, it will try to adapt the BRI Unit Desa to present economic, political, and social conditions in rural Indonesia. This introductory chapter reviews recent changes in the objectives and field activities of BRI Unit Desa to achieve this goal, as well as places these changes in their historical context.

II. Establishment of the BRI Unit Desa System

The BRI Unit Desa were first conceived in 1969 as a pilot project in Yogyakarta to channel BIMAS credit to farmers, with the overall objective of increasing national food production.

On the basis of this experiment's success, the BRI Unit Desa system was expanded into a national program in 1973, via Presidential Instruction No. 4/1973. As BRI Unit Desas' primary function continued to be servicing BIMAS borrowers, they were established on the basis of rice fields they could cover from a given location. On Java, one BRI Unit Desa was established per 600 to 1,000 hectares of rice fields, while off Java, the standard was one BRI Unit Desa per 1,200 to 2,000 hectares of rice fields.

Although the criteria for the establishment and siting of BRI Unit Desa was maximimum coverage of rice farmers, Presidential Instruction No. 4/1973 also gave BRI Unit Desa the general mandate to extend non-BIMAS credit, and to mobilize rural savings as future development warranted. Thus, in addition to extending and collecting BIMAS credit, BRI Unit Desa activities were expanded and diversified over the next seven years, as follows:

- in 1974, Kredit Mini was introduced as a BRI Unit Desa loan window primarily for off-farm economic activities;
- in 1976, the BRI Unit Desa were asked to mobilize rural funds via TABANAS, a national savings program; and
- in 1980, Kredit Midi was introduced along the lines of the Kredit Mini program to allow the BRI Unit Desa to extend larger non-agricultural loans.

III. Growth of the BRI Unit Desa System

Given the responsibility of administering the BIMAS, Mini, Midi, TABANAS, and miscellaneous smaller programs, the BRI Unit Desa expanded rapidly. As indicated in Figure I-1, "Growth of the Total Number of BRI Unit Desa," there were only 446 BRI Unit Desa in 1970, but that number roughly doubled the following year, almost doubled again over the next two years, and today totals 3,626 Unit Desa.

Concurrent with this rapid expansion in number of BRI Unit Desa has been a drastic increase in BRI Unit Desa personnel. Figure I-2, "Growth of Total BRI Unit Desa Personnel," shows that the 1,871 BRI Unit Desa employees in 1970 had more than tripled by 1973, more than doubled again over the next four years, and today totals almost 14,000 employees, or approximately 4 employees per BRI Unit Desa.

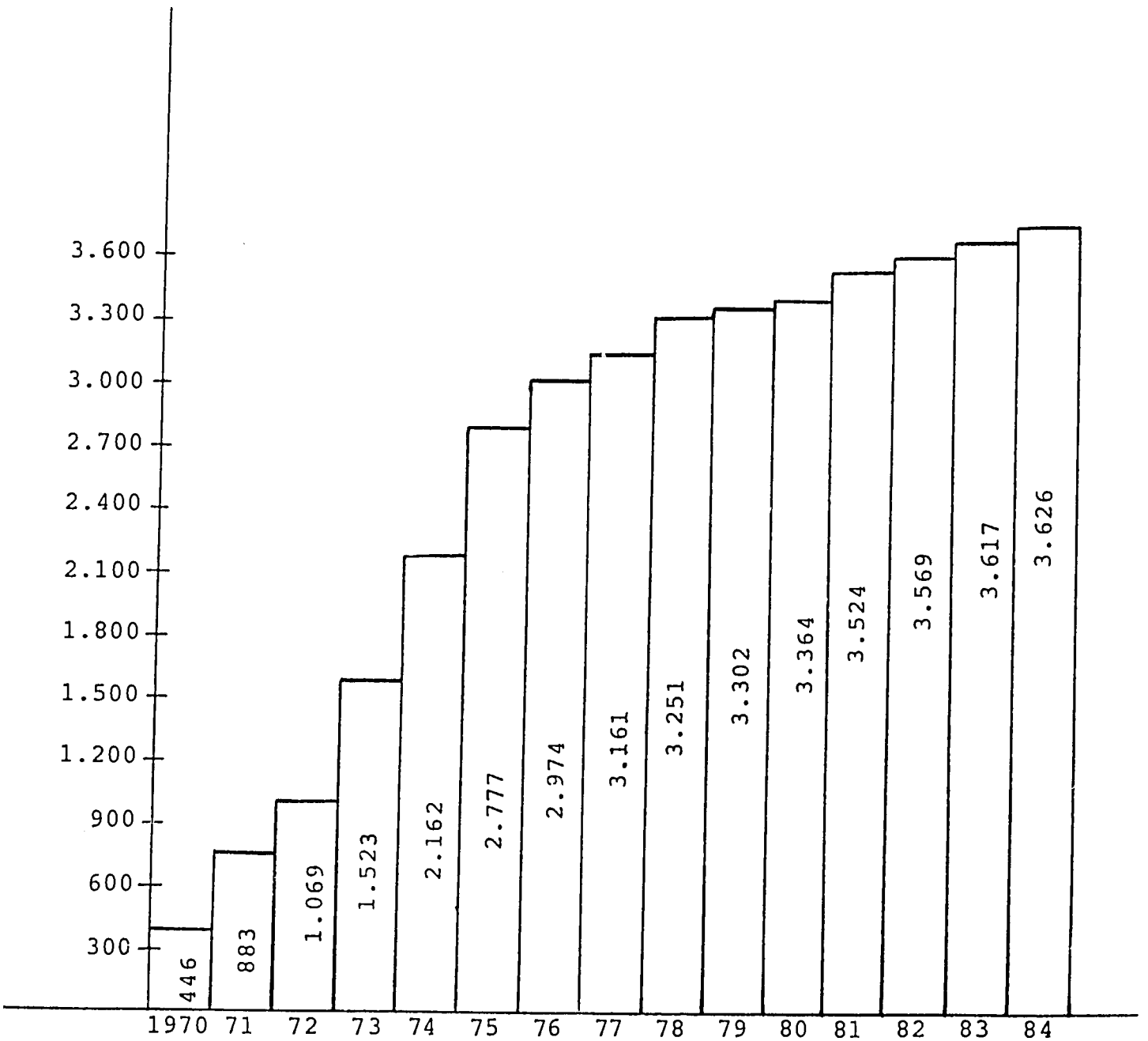
As BRI Unit Desa began to grow in terms both of number and personnel, so did their lending activities. However, there was a lag between increase in lending volume and increase in BRI Unit Desa locations and staff, so that as overall lending activities actually decreased over the last decade, the BRI Unit Desa continued to expand. For example, as shown in Figure I-3, "Growth of Total BIMAS Credit Realised Via BRI Unit Desa," BIMAS lending peaked in 1975 at over 3 million hectares, and then dropped approximately 50 percent by 1979. Today, BIMAS credit via the BRI Unit Desa has been phased out completely.

Meanwhile, although Kredit Mini and Kredit Midi lending continued to rise through 1983, as indicated in Table I-1, "Growth of Kredit Mini and Kredit Midi," the volume of these transactions only partially compensated for the decline in BIMAS lending volume, as shown in Table I-2, "The Ratio of BRI Unit Desa Personnel To Outstanding Credit." That is, BRI Unit Desa staff were only servicing one-tenth of the hectarage in 1983 that they were servicing in the mid-1970s (37 hectares per staff versus roughly 400 hectares per staff), and the nearly 50 percent average compounded growth rate of outstanding Mini and Midi credit per BRI Unit Desa employee was not enough to compensate for this BIMAS decline.

The consequence of these trends is vividly depicted in Table I-3, "Profitability of BRI Unit Desa Over Time." Not only have the BRI Unit Desa been net losers in every year since their creation except for 1977, but annual operational losses tripled from 1978 to 1979, and then quadrupled from 1980 to 1984. These losses were sustainable as long as the BRI Unit Desa continued to receive administrative subsidies from the Ministry of Finance shown in Table I-4, "Growth of BRI Unit Desa Administrative Subsidies," but with the BIMAS phase-out and concomitant cessation of these subsidies at the end of 1983, drastic measures were in order to increase the profitability of the BRI Unit Desa.

FIGURE I-1 :

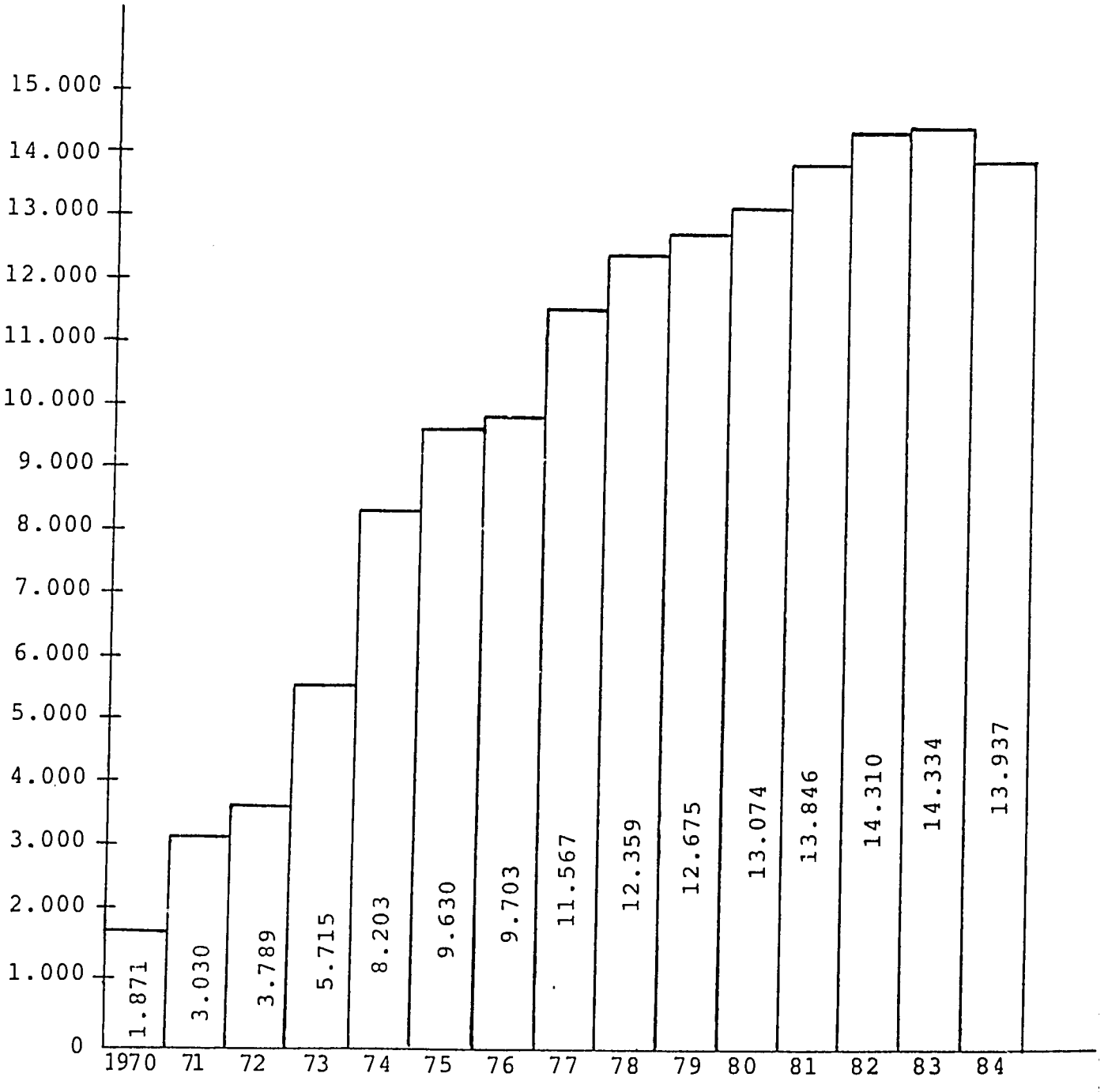
GROWTH OF THE TOTAL NUMBER OF BRI UNIT DESA



Source : BRI Head Office

FIGURE I-2 :

GROWTH OF TOTAL BRI UNIT DESA PERSONNEL

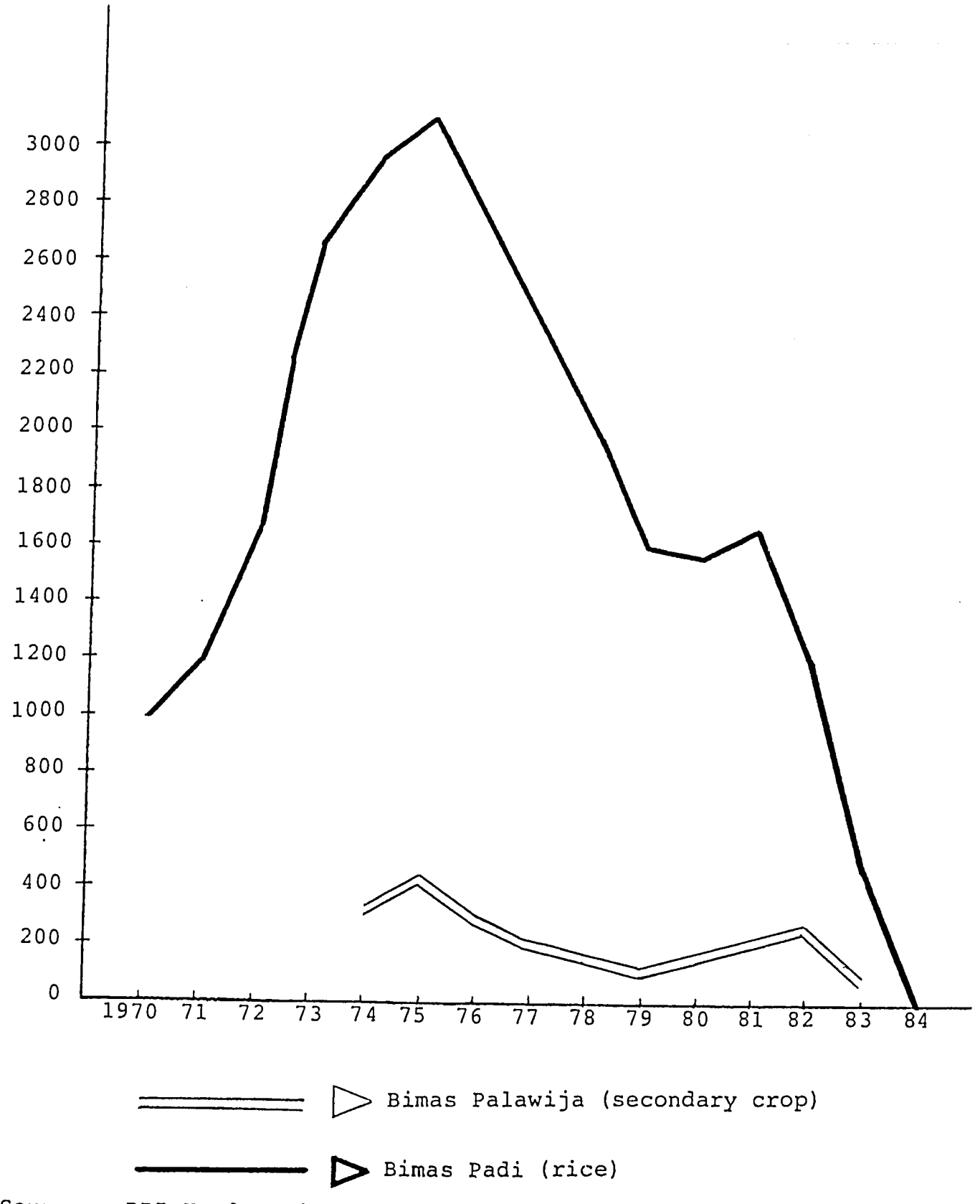


Source : BRI Head Office

FIGURE I-3

GROWTH OF TOTAL BIMAS CREDIT REALISED

VIA BRI UNIT DESA



Source : BRI Head Office

TABLE I-1:
GROWTH OF KREDIT MINI AND KREDIT MIDI

(in thousands of rupiah)

No.	Year	Kredit Mini	Kredit Midi	Kredit Mini + Kredit Midi
1.	1974	1,617,845	-	1,617,845
2.	1975	4,499,414	-	4,499,414
3.	1976	7,216,615	-	7,216,615
4.	1977	9,700,469	-	9,700,469
5.	1978	14,293,259	-	14,293,259
6.	1979	18,434,385	-	18,434,385
7.	1980	32,845,692	2,277,335	35,123,027
8.	1981	54,414,150	24,592,269	79,006,419
9.	1982	59,640,981	36,904,674	96,545,655
10.	1983	57,911,310	43,262,729	101,174,039
11.	1984	10,410,270	15,899,869	26,310,139

Source: BRI Head Office

TABLE I-2:
THE RATIO OF BRI UNIT DESA PERSONNEL TO OUTSTANDING CREDIT

No.	Year	Ratio of Personnel to Total BIMAS Credit Realised (in hectares)	Ratio of Personnel to Total Mini + Midi Outstanding (in rupiah)
1.	1970	1 : 539	-
2.	1971	1 : 392	-
3.	1972	1 : 443	-
4.	1973	1 : 457	-
5.	1974	1 : 403	1 : 197,000
6.	1975	1 : 359	1 : 467,000
7.	1976	1 : 309	1 : 744,000
8.	1977	1 : 214	1 : 839,000
9.	1978	1 : 177	1 : 1,157,000
10.	1979	1 : 135	1 : 1,454,000
11.	1980	1 : 128	1 : 2,686,000
12.	1981	1 : 132	1 : 5,706,000
13.	1982	1 : 129	1 : 6,747,000
14.	1983	1 : 37	1 : 7,058,000
15.	1984	1 : 0.6	1 : 1,888,000

Source: BRI Head Office

TABLE I-3:
PROFITABILITY OF BRI UNIT DESA OVER TIME

(in thousands of rupiah)

No.	Year	Expenses	Receipts	Profit/Loss
1.	1970	77,418	4,998	- 72,420
2.	1971	1,077,872	691,462	- 386,410
3.	1972	851,790	804,051	- 47,739
4.	1973	1,418,706	1,231,999	- 186,707
5.	1974	2,913,998	2,870,015	- 43,983
6.	1975	6,717,107	4,719,842	- 1,997,265
7.	1976	8,092,157	6,820,366	- 1,271,791
8.	1977	9,922,549	10,264,761	+ 342,212
9.	1978	11,914,852	9,793,635	- 2,121,217
10.	1979	17,361,279	11,083,474	- 6,277,805
11.	1980	20,140,237	13,303,305	- 6,836,932
12.	1981	33,113,947	22,821,826	- 10,292,121
13.	1982	30,393,589	22,255,403	- 8,138,186
14.	1983	33,719,399	21,068,655	- 12,650,744
15.	1984	50,975,511	25,853,017	- 25,122,494

Source: BRI Head Office

TABLE I-4:
GROWTH OF BRI UNIT DESA ADMINISTRATIVE SUBSIDIES

(in thousands of rupiah)

No.	Year	Total Yearly Subsidy
1.	1971	656,000
2.	1972	261,000
3.	1973	1,012,000
4.	1974	773,000
5.	1975	1,126,000
6.	1976	1,672,000
7.	1977	1,378,000
8.	1978	2,518,000
9.	1979	4,376,000
10.	1980	8,096,000
11.	1981	7,068,000
12.	1982	13,595,000
13.	1983	16,485,000
14.	1984	5,495,000

Source: BRI Head Office

IV. BRI Unit Desa Policy Initiatives

With the phasing out of the BIMAS credit program, and thus removal of the primary rationale for creation of the BRI Unit Desa, the BRI introduced three principal policy changes to revitalize its Unit Desa system:

- transformation of the BRI Unit Desa from a BIMAS conduit to a full-service rural bank;
- internal treatment of BRI Unit Desa as semi-autonomous units of account rather than simply as postings in the Bank's overall accounts, that is, as discrete profit or loss centers instead of disaggregated items subsumed in the BRI branch accounts; and
- evaluation of BRI Unit Desa based primarily on their profitability, rather than on hectares covered or money lent.

Implementing these policy changes will not be easy. Their pursuance not only requires fresh operational guidelines for BRI Unit Desa (detailed below), but also entails altering basic perceptions of BRI Unit Desa, so they will be seen as profitable rural banks providing the rural populace with vital financial services, rather than as marginally useful entities that have outlived their reason for being.

V. New BRI Unit Desa Operational Guidelines

As noted above, the BRI has introduced revised operational guidelines so that field procedures and activities might make perception of BRI Unit Desa as viable rural banks more than a mirage. Although each of these guidelines is fully documented within the BRI, and supported by formal BRI circulars to its regional and branch offices, they can be summarized as follows:

- reconstruction of BRI Unit Desa balance sheets, to enable evaluation of their financial status as semi-autonomous units;
- introduction of Kredit Umum Pedesaan (KUPEDES), a general line of rural credit, as successor to Kredit Mini and Kredit Midi;
- revision of BRI Unit Desa internal accounting systems;
- physical reallocation of BRI Unit Desa based on market potential rather than rice field coverage;
- introduction of Simpanan Pedesaan (SIMPEDES), a new effort to mobilize rural savings; and

- upgrading of the BRI Unit Desa management information system, to enable the BRI to monitor and evaluate the effects of the above-described policy and operational changes.

With the exception of reconstructing the BRI Unit Desa balance sheets, which was completed at the end of 1983, the above-listed activities are all in the midst of experimentation, evaluation, and revision. The purpose of this consultancy is to provide recommendations as to how the BRI might better monitor and evaluate the results of these new initiatives, and to provide alternatives for automating an improved BRI Unit Desa management information system.

CHAPTER TWO:
BRI UNIT DESA MANAGEMENT INFORMATION SYSTEM NEEDS ASSESSMENT

I. Introduction

This consultancy's point of departure is a study of the BRI's current Unit Desa management information system, based on the assumption that it is preferable, if possible, to improve the existing reporting system rather than introduce parallel or duplicatory systems.

Thus, this chapter first describes the current BRI Unit Desa management information system, in terms of the present flow, frequency, format, contents, processing, and transmission of data regarding BRI Unit Desa operations and development.

Then, based on discussions with the principal recipients of such data, the present BRI Unit Desa management information system is assessed against current and anticipated management information needs. That is, the current reporting system is compared and contrasted with the information actually needed by various levels of the BRI hierarchy to monitor, evaluate, and assist the BRI Unit Desa system.

This analysis subsequently serves as the foundation for the system additions, revisions, and deletions recommended in the following chapter.

II. Description of the Current BRI Unit Desa Management Information System

Information Flows

The current BRI Unit Desa management information system is comprised of two principal sub-systems:

- the BRI Unit Desa's internal accounting system; and
- the BRI Unit Desa's external reporting system.

While these two sub-systems are quite strongly linked to eachother, and in fact, the former provides the primary input for the latter, the focus of this consultancy is on external reporting rather than internal bookkeeping.

Issues related to internal BRI Unit Desa activities and systems are already under study by the BRI, together with consultants to the BRI. For example, the BRI and the accounting firm of Cappelle, Tuanakotta & Co. are exploring the feasibility of replacing the current BRI Unit Desa accounting system with the Tulis Tembus (TUBUS) carbon copy accounting system, while the BRI and the Ministry of Finance's Center For Policy and Implementation Studies are examining the cost-effectiveness of implementing the newly-introduced KUPEDES and SIMPEDES credit and savings programs.

Instead, the objective of this consultancy is to help the BRI to improve its field supervision of, technical assistance to, and policy formulation for BRI Unit Desa, and not on directly revising internal Unit Desa operations. Thus, the emphasis is on reports sent by the BRI Unit Desa to BRI branches, regional offices, and headquarters, and responses to these reports, rather than on the BRI Unit Desa accounting system that generates data for the initial reports in this management information chain.

Reporting Frequency

With the exeception of weekly rupiah liquidity reports, all major reports from BRI Unit Desa to BRI branch offices are monthly. Likewise, most reports from BRI branch offices to BRI regional offices and BRI headquarters are monthly, as are the major statistical summaries produced from these reports. However, as in any reporting system, occasionally special needs arise, necessitating the submission of incidental reports whose timing depends on the urgency of the matter at hand.

Reporting Format and Contents

Each BRI Unit Desa now submits an average of 20 separate reports every month to the BRI branch office under which it operates. Approximately one-third of these submissions report on some aspect of the BIMAS credit program, while the remainder consist of standard credit, savings, and operations statistics.

A typical set of reports sent by a BRI Unit Desa to its supervisory BRI branch office at the end of every month is presented in Figure II-1, "Principal Reports Sent By BRI Unit Desa To BRI Branch Offices."

These BRI Unit Desa reports are now submitted to the BRI branch offices in semi-standardized formats: they began as standardized reports, but have slowly evolved into an incongruous amalgamation of location-specific idiocyncracies.

The BRI branch office then compiles the data in these reports by accounting category for all BRI Unit Desa operating under it, integrates these data into the branch office accounts, and sends this information in a standard format to the BRI head office. At BRI headquarters, these standardized branch office reports are then entered into the BRI's central computer, where they are processed to produce the BRI's regular branch office, regional office, and national statistical reports.

Figure II-2, "Principal Reports Sent By BRI Branch Offices To BRI Headquarters," and Figure II-3, "Principal Central Office Final Reports," lists the the principal inputs and outputs of the BRI's current national reporting system.

FIGURE II-1:
PRINCIPAL REPORTS SENT BY BRI UNIT DESA TO BRI BRANCH OFFICES

The following is a typical set of reports sent by a BRI Unit Desa to its supervisory BRI branch at the end of every month, unless otherwise noted:

CREDIT

- Credit Statistics Report: Kredit Mini
- Credit Statistics Report: Kredit Midi
- Credit Statistics Report: KUPEDES
- KUPEDES Interlocal Data Report
- KUPEDES Lending and Repayment Report
- Improved BIMAS Credit Repayment Report
- Presidential Instruction 10/1981 Mass Action Credit Program Progress and Repayment Report
- Presidential Instruction 10/1981 Mass Action Credit Program User and Deliquent Borrower Classification
- Traditional Fishing Credit and BIMAS Brackish Water Pond Exploitation Credit Report
- Improved Rice/Secondary Crops BIMAS Credit Lending and Repayment Bi-Weekly Report
- BIMAS Cash Books (Models I, 1/a, IA, IB)

SAVINGS

- TABANAS Report
- Savings Report

BALANCE SHEET/PROFIT AND LOSS STATEMENT

- Balance Sheet
- Balance Sheet Details
- Profit and Loss Statement
- Profit and Loss Statement Details

LIQUIDITY

- Rupiah Liquidity Report (weekly)

OTHER

- Account Postings Position
- Attendance Report
- General Summary Report (quarterly)
- Incidental Reports (as needed or requested)

FIGURE II-2:
PRINCIPAL REPORTS SENT BY BRI BRANCH OFFICES TO BRI HEADQUARTERS

The following are the most important reports sent by BRI branches to BRI headquarters at the end of every month, unless otherwise noted:

CREDIT

- Credit Statistics Report (Model SP/STP)
- BIMAS Credit Report
- INMAS Credit Report
- Food Supply Credit Report

SAVINGS

- Bank Funds and Services Statistics Report (Model SP/STS)

BALANCE SHEET/PROFIT AND LOSS STATEMENT

- Balance Sheet and Profit and Loss Statement Account Balance Listings (Model 24)

PERSONNEL

- Work Force and Medical Treatment Report

LIQUIDITY

- Rupiah Liquidity Report (daily)

OTHER

- Miscellaneous
- Incidental (as needed or requested)

FIGURE II-3:
PRINCIPAL CENTRAL OFFICE FINAL REPORTS

The following are the most important reports produced by BRI headquarters at the end of every month, unless otherwise noted:

CREDIT

- National Credit Statistics Report (STD)

SAVINGS

- National Savings Statistics Report (STS)

BALANCE SHEET/PROFIT AND LOSS STATEMENT

- Balance Sheet and Profit and Loss Report
- Fixed Assets Report (monthly and yearly)

OTHER

- Headquarters Salary Report
- Development Subsidy Report
- Telex Report (weekly)
- Export Realization Report
- Import Report
- Cross Accounts Report
- Branch Information Report
- SPPB Statement
- BULOG Statement
- KCK Daily Statement
- Cash Department Daily Statement
- Bank Report
- Maintenance Program
- Maintenance System
- Warehouse Administration

Data Processing and Transmission Systems

Until recently, with the exception of electronic posting machines (National Cash Register, Burrows, or Olivetti "semi-computers") in many BRI branch offices, all BRI reporting systems were manual up to the level of the head office's electronic data processing center. However, the BRI is currently decentralizing its data input and processing operations, via the computerization of its regional offices.

That is, reports have been traditionally completed in long-hand by BRI Unit Desa staff and sent to the BRI branch office under which the BRI Unit Desa has operated. As described in the previous section, BRI Unit Desa data have then been compiled by accounting category for all BRI Unit Desa operating under the branch office, integrated into the branch office accounts, and sent in a standard format to the BRI head office. At BRI headquarters, these standardized branch office reports have then entered into the BRI's central computer, where they have been processed to produce the BRI's regular branch office, regional office, and national statistical reports.

The above-described data processing operations have been performed by a 2 Mb IBM System 4331, whose configuration is described in Figure II-4, " Configuration of the BRI's Current Head Office Central Computer System."

However, the BRI is now computerizing 12 of its 15 regional offices, in an effort to decentralize its data processing activities, with a target completion date of mid-1986 - the BRI has determined that it would not be cost-effective to computerize its regional offices in Yogyakarta, NTT, and Irian Jaya.

The plan consists of adding disk drives to the electronic posting machines mentioned earlier, so that data can be entered at the BRI branch offices, sent by diskette to the BRI regional office under which the branch operates, compiled on tape at the regional office, and then sent to BRI headquarters for further compilation and final processing.

To accomplish the above tasks, the BRI is currently installing a 512 kb Philips PTS 6000 minicomputer, generally configured as described in Figure II-5, "Standard Configuration of the BRI's Current Regional Office Minicomputer System."

FIGURE II-4:
CONFIGURATION OF THE BRI'S CURRENT
HEAD OFFICE CENTRAL COMPUTER SYSTEM

- System: IBM 4331

- Memory: 2 Mb

- Disk Drives: 2 Type 3340 (70 Mb)
  1 Type 3344 (560 Mb)
  1 Type 3350 (618 Mb)
  2 Type 3375 (810 Mb)

- Tape Drives: 1 Type 3411
  2 Type 3410

- Diskette Reader: 1 Type 3540

- Control Units: 1 Type 3880
  1 Type 3274

- Printers: 2 Type 3203
  2 Type 3287

- Terminals: 4 Type 3278
  2 Type 3279

- Data Entry Machines: 2 Type 3741
  4 Type 3742
  1 Type XL-40 (12 terminals)

FIGURE II-5:
STANDARD CONFIGURATION OF THE BRI'S CURRENT
REGIONAL OFFICE MINICOMPUTER SYSTEM

- System: Philips PTS 6000
- Computer Terminal: 1 Type P6824 (with 512 kb memory, and two 1 Mb floppy disk drives)
- Hard Disk Unit: 1 Type P6962 (with 80 Mb fixed disk and 16 Mb removable disk)
- Magnetic Tape Unit: 1 Type P6873 (reel)
- Printer: 1 Type P6882 (dot matrix)
- Keyboards: 5 Type P6272
- Visual Display Units: 5 Type P6381
- Stabilizer: 1 Type PE1416

III. Evaluation of the Current BRI Unit Desa Management Information System

The current BRI Unit Desa management information system has six major weaknesses:

- the flow of information is one way;
- the frequency, type, and format of data reported is undifferentiated by recipient or application;
- there is considerable ambiguity at BRI headquarters regarding the most appropriate audience for receiving and utilizing BRI Unit Desa reports;
- the amount of data reported is both voluminous and highly redundant, while at the same time incomplete;
- data processing and transmission are not timely; and
- there are no internal or external cross-checks to ensure data accuracy and validity.

One-Way Flow of Information

One of the most striking aspects of the current BRI Unit Desa management information system is that the flow of information is almost entirely one way: up. The BRI branch offices seldom answer, or even acknowledge, reports they receive from BRI Unit Desa, and BRI headquarters rarely responds to reports it receives from BRI branch offices.

Consequently, the system is quite passive. Reports are compiled and filed, rather than used by BRI branch and regional offices as vehicles for active monitoring and evaluation of field activities, or by BRI headquarters as a key impetus for the promulgation of program or policy initiatives and revisions.

The system would probably be of much greater use to its participants if it were more of a dialogue than a monologue, whereby data fed into the system contributed to constructive responses rather than simply satiated archives.

Undifferentiated Information

The second major weakness of the current BRI Unit Desa management information system is that reports are not tailored to the needs of their anticipated users and expected applications. That is, the frequency, type, and format of information is usually undifferentiated by recipient or function.

As a result, it is probably a misnomer to refer to the current system as one providing management information to BRI staff responsible for implementing, monitoring, supervising, and assisting the BRI Unit Desa program. Instead, reporting is geared almost entirely to the needs and interests of BRI branch and regional offices, so information bearing directly on the development of BRI Unit Desa is obfuscated or unreliable.

Although BRI Unit Desa and BRI branch and regional offices have many overlapping interests and concerns, BRI management must also be able to monitor, evaluate, and assist in the development of BRI Unit Desa as relatively autonomous, financially viable, full service rural banks. To accomplish this, information must often be differentiated by user and application, so that BRI management can assess the status of both Unit Desa and non-Unit Desa activities.

Ambiguous Audience

Closely related to the problem of undifferentiated information is the ambiguity at BRI headquarters over responsibility for BRI Unit Desa supervision. Consequently, it is presently unclear who the most appropriate audience for BRI Unit Desa reports at the BRI's head office might be, and thus, how information can best be tailored to accomodate the needs and priorities of the data's intended users.

Line responsibility for BRI Unit Desa supervision is quite clear at BRI branch offices, as it usually lies with the branch's Unit Desa officer. In a similar vein, although there is no single BRI Unit Desa department at the BRI's regional offices, responsibility for overall BRI Unit Desa supervision usually falls under the jurisdiction of the regional office's supervision unit.

However, at BRI headquarters, responsibility for BRI Unit Desa supervision is divided among six different bureaus:

- Cooperative, Agriculture, and Fishery Credit;
- Investment Credit;
- Funds, Services, and Foreign Relations;
- Personnel;
- Information Management; and
- Organizational Development.

Supervision of BRI Unit Desa activities is performed by the above six bureaus, under the umbrella of the Coordinating Team for BRI Unit Desa Development. The Team is composed of the bureau chief from each of the above-listed bureaus, while its chairman is one of the BRI's four directors, and its secretary is the head of the Organizational Development Bureau.

This present management arrangement at BRI headquarters for BRI Unit Desa supervision reflects a fundamental inconsistency between BRI Unit Desa objectives, and BRI organizational structure for assessing achievement of these objectives. While the BRI's stated policy is to transform the BRI Unit Desa from a BIMAS channeling agent subsumed by overall BRI operations to a relatively autonomous full service rural bank, BRI headquarters is still organized to supervise only specific BRI Unit Desa activities and programs, not the development of overall BRI Unit Desa efficiency and effectiveness.

Lack of Information Selectivity

Another significant shortcoming of the current BRI Unit Desa management information system is the lack of selectivity in information reported and compiled. Although data from BRI Unit Desa is certainly voluminous, it is at the same time redundant and incomplete.

That is, the approximately 20 reports sent every month from the BRI Unit Desa to its supervisory BRI branch office ask for the same data in several different ways, while at the same time omit several key indicators of BRI Unit Desa performance. Moreover, there is no relationship between the reporting demands placed on BRI Unit Desa, and the anticipated returns on the programs which are the subject of these reports.

The BRI Unit Desa would probably benefit considerably from the streamlining of existing reporting requirements, the reconciliation of inconsistent and incompatible reporting formats, and the selective addition of key performance indicators currently omitted from the present BRI Unit Desa management information system.

Untimely Data Processing and Transmission

The fifth major weakness of the current BRI Unit Desa management information system is untimely data processing and transmission. Consequently, those who can probably make most use of regular BRI Unit Desa reporting, namely BRI branch office staff, often are so far removed from final report preparation that they receive the final output well beyond the data's timeliness, if at all, and thus, the data's utility for improving field operations is greatly diminished. The BRI Unit Desa management information system's utility would increase greatly if the input-output turnaround could be accelerated, especially for high-priority data.

Lack of Internal and External Cross-Checks

The final significant shortcoming of the present BRI Unit Desa management information system is its lack of internal and external cross-checks. Although BRI headquarters staff has more timely access to BRI Unit Desa final reports, they cannot assess the accuracy and validity of these reports due to the lack of internal and external checks for data consistency and compatibility. This problem is compounded by the time lag in closing dates between BRI Unit Desa and BRI branch and regional offices, often as much as one week, so that BRI management cannot be sure if noted discrepancies are due to poor data, or simply the result of a reporting time lag. Fortunately, data accuracy and validity could be ensured via the addition of some simple internal and external cross-checks.

CHAPTER THREE:
PROPOSED UPGRADED BRI UNIT DESA MANAGEMENT INFORMATION SYSTEM

I. Introduction

This chapter proposes ways in which the BRI might best address the shortcomings discussed in the previous chapter's needs assessment.

In keeping with Chapter Two's conclusion that although the current BRI Unit Desa management information system has several significant shortcomings, it nonetheless provides a solid base upon which to build a more efficient and effective system, the following recommendations do not revolve around creation of a new, parallel reporting system specially designed to meet BRI Unit Desa management information needs.

Instead, whenever possible, recommendations are put forward for modifying the existing BRI national reporting system, and minimizing the expansion of this system through the addition of supplemental, specialized BRI Unit Desa reports.

These recommendations are also developed on the assumption that the basis of the proposed upgraded BRI Unit Desa management information system must remain the BRI Unit Desa internal accounting system, in whatever form this accounting system finally takes.

II. Overview of Recommendations

BRI Unit Desa management information needs fall into two general categories:

- progress of specific BRI Unit Desa field activities and programs; and
- overall development of the BRI Unit Desa.

The main premise of the following recommendations is that the BRI's present national reporting system, if modified slightly and supplemented by one additional report, could serve as an effective management tool for monitoring and evaluating the progress of specific BRI Unit Desa credit programs, savings programs, and general field operations.

However, BRI management can only assess the overall development of BRI Unit Desa if the progress of specific BRI Unit Desa field activities and programs are consolidated and presented in a succinct, structured manner. This can best be achieved by regularly classifying BRI Unit Desa on the basis of their performance, via the introduction of a quarterly BRI Unit Desa field classification survey, as well as by the addition of selected cumulative and time-series reports at BRI headquarters.

Figure III-1, "BRI Management Information Systems Currently Being Upgraded," depicts graphically the above-described overall upgrading scheme.

The BRI Unit Desa internal accounting system, indicated by the | sign between the BRI Unit Desa and BRI Unit Desa village service posts, remains the basis of all subsequent reports.

The BRI national reporting system, indicated by the () sign between BRI branch offices, regional offices, and headquarters, remains the principal source of specific programmatic information.

Finally, the BRI Unit Desa management information system, indicated by the " sign between BRI Unit Desa and BRI branch offices, regional offices, and headquarters, is comprised of BRI Unit Desa primary reporting (which is also the source of the BRI national reporting system), as well as of the previously-mentioned quarterly BRI Unit Desa field classification survey, a special BRI branch office KUPEDES progress report, and selected cumulative and time-series reports generated at BRI headquarters.

Although graphically, the BRI Unit Desa management information system might appear to be parallel to the BRI national reporting system, in fact, it is not: it serves both as a modest supplement to the BRI national reporting system, and an independent cross-check of national data accuracy and validity.

III. Detailed Review of Recommendations

Figure III-2, "BRI Unit Desa Management Information System Hierarchy," breaks the general schematic presented in Figure III-1 down into its principal components.

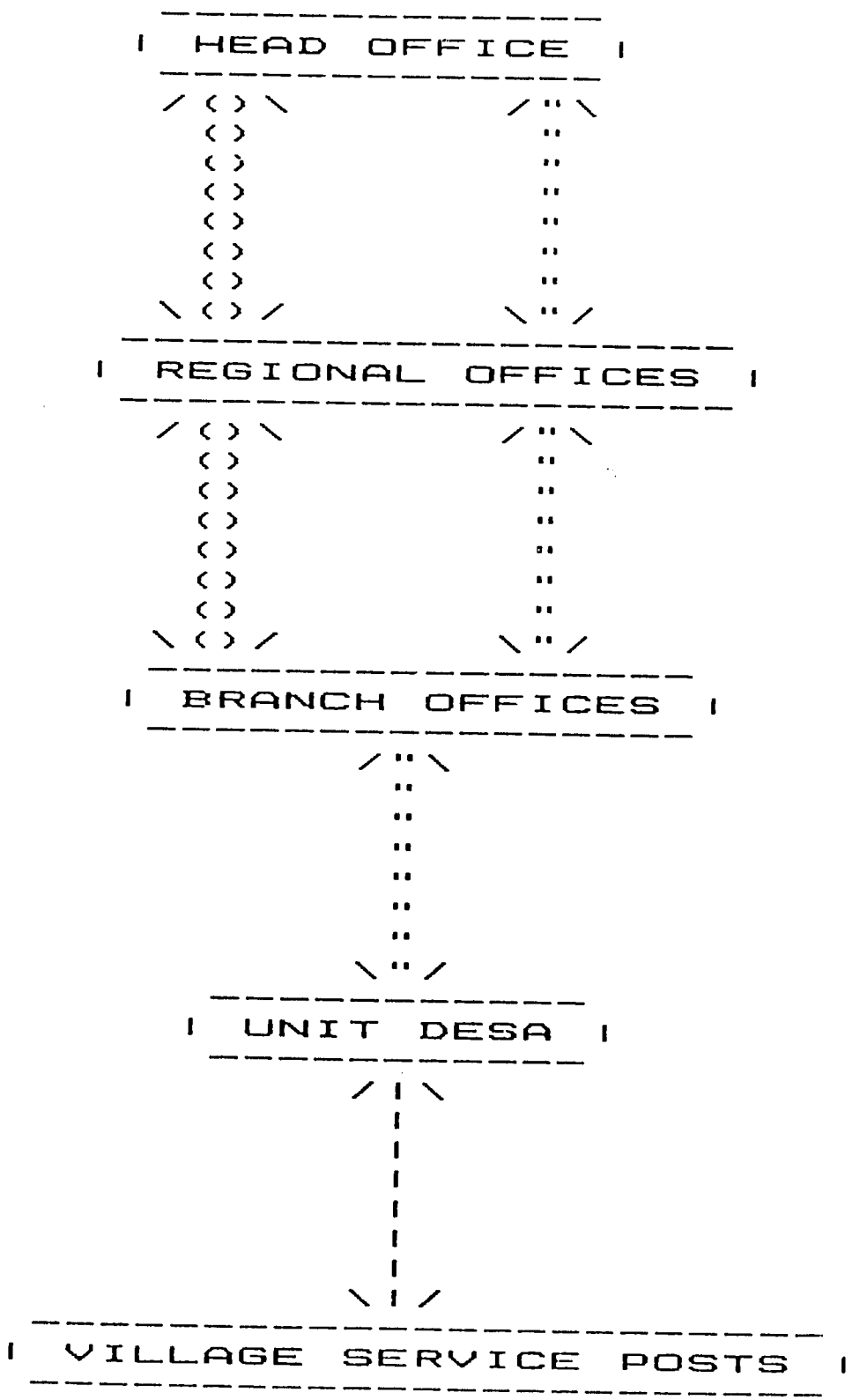
BRI Unit Desa Internal Accounts

As was indicated in Figure III-1, the BRI Unit Desa internal accounting system, together with miscellaneous BRI Unit Desa daily files and financial books, forms the foundation for all regular reporting regarding the BRI Unit Desa. This premise is based on the assumption that although the nature of the BRI Unit Desa's internal accounts is presently under review by the BRI, a key criterion for final system selection is the system's capacity to both service the daily needs of internal bookkeeping, and to provide the primary data input for external reporting.

BRI Unit Desa Reporting

Likewise, reports from the BRI Unit Desa to BRI branch offices (UD-1 through UD-5) serve as the basis for all subsequent reports regarding the BRI Unit Desa, regardless of whether they feed into BRI national statistical reporting, or reports focusing specifically on BRI Unit Desa development.

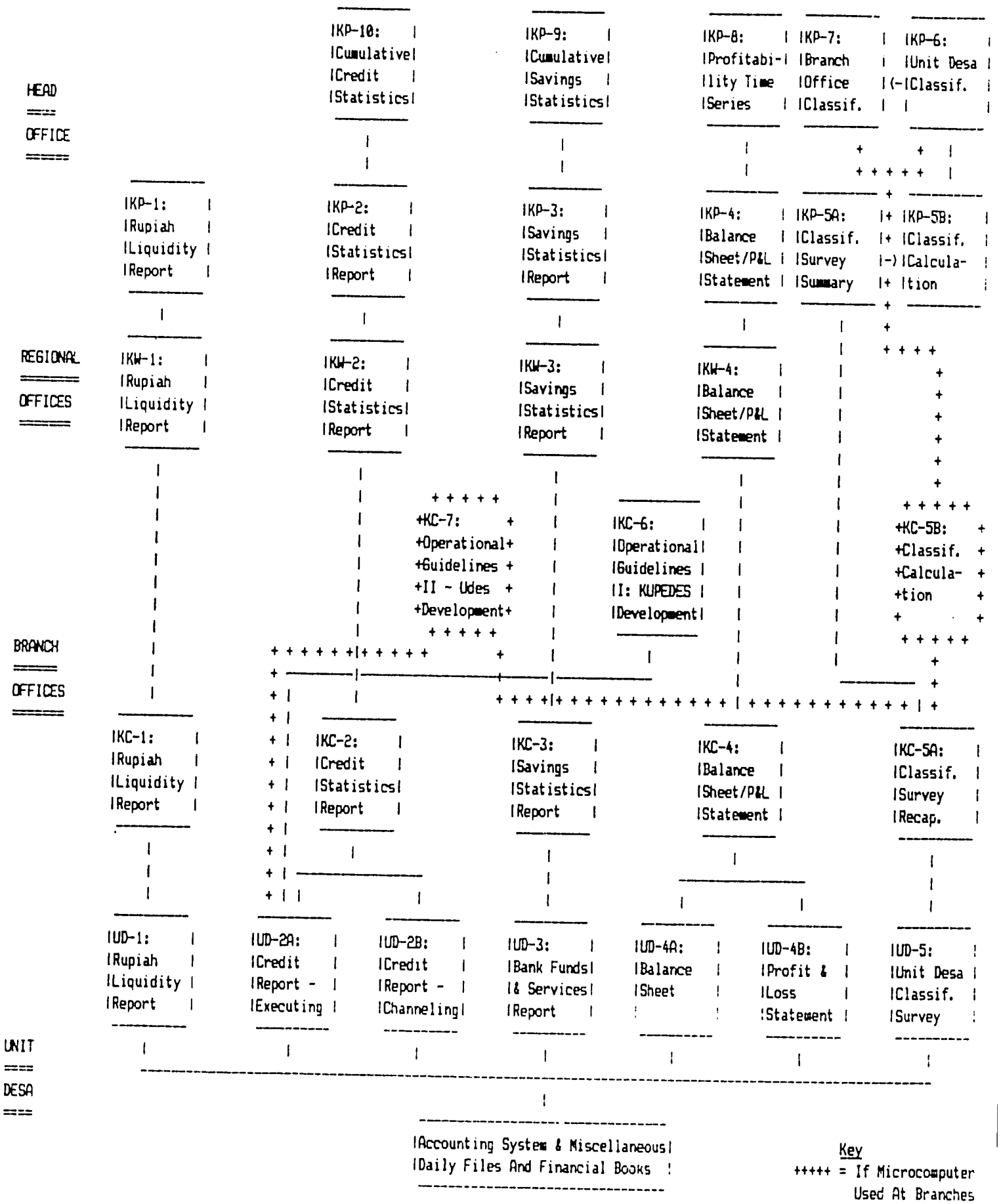
FIGURE III-1:
BRI MANAGEMENT INFORMATION SYSTEMS CURRENTLY BEING UPGRADED



Key

| = BRI Unit Desa Accounting System
" = BRI Unit Desa Management Information System
() = BRI National Reporting System

FIGURE III-2: BRI UNIT DESA MANAGEMENT INFORMATION SYSTEM HIERARCHY



It should be noted that these reports, although only one third of the current BRI Unit Desa reporting requirements, not only cover the same material as the current system, but also include a newly-added Unit Desa classification survey. As indicated in Annex B, "New Reporting Forms," the recommended BRI Unit Desa reports are a consolidated version of the current system, with an emphasis on selectivity of data requested (contents) and simplicity of report completion (format). Requests for outdated or unused data have been eliminated, and reporting redundancy has been minimized.

The proposed consolidated BRI Unit Desa reporting system consists of the following reports:

- UD-1: Rupiah Liquidity Report (weekly);
- UD-2A: Credit Report - Executing (monthly);
  UD-2B: Credit Report - Channeling (monthly);
- UD-3: Bank Funds and Services Report (monthly);
- UD-4A: Balance Sheet (monthly);
  UD-4B: Profit and Loss Statement (monthly); and
- UD-5: BRI Unit Desa Classification Survey (quarterly).

The weekly Rupiah Liquidity Report (UD-1) is a streamlined version of the current liquidity report, reduced from four pages to a single page, but still in accordance with Bank Indonesia reporting requirements. The report is divided into two sections: Part I compares cash assets with cash reserve requirements, while Part II summarizes current BRI Unit Desa postings.

All credit reports have been consolidated into the monthly Credit Report - Executing (UD-2A) for the BRI Unit Desa's own credit programs, and the monthly Credit Report - Channeling (UD-2B) for BRI branch office credit programs funneled through BRI Unit Desa. The primary difference between the two reports is that the former (UD-2A) is more complete than the latter (UD-2B), in keeping with the principles that:

- there should be some relation between the anticipated financial return from a BRI Unit Desa activity, and the administrative expenses associated with that activity; and
- the lower the anticipated financial return, the lower should be the activity's administrative costs.

Both forms report on total loans outstanding, monthly loan circulation, and loan delinquencies, by credit program, but Credit Report - Executing (UD-2A) is more detailed, and has a greater number of internal cross-checks than Credit Report -

Channeling (UD-2B). The former report covers Kredit Mini, Kredit Midi, and KUPEDES, while the latter covers programs such as BIMAS, Rural Electrification, and most donor-assisted credit programs. However, as Credit Report - Executing (UD-2A) covers a transitional period in BRI Unit Desa lending activities, it should be further simplified once Kredit Mini and Kredit Midi have been absorbed completely by KUPEDES.

All savings reports have been consolidated into the monthly Bank Funds and Services Report (UD-3), a single-sheet review of BRI Unit Desa savings growth, by savings program. Other than introducing a simplied format, this form does not differ significantly from current savings reporting forms.

The monthly BRI Unit Desa Balance Sheet (UD-4A) and Profit and Loss Statement (UD-4B) are modified versions of those introduced by the BRI at the end of 1983, during reconstruction of the BRI Unit Desa balance sheet. The revisions are both technical, as in updating old accounting codes, and substantive, as in further highlighting BRI Unit Desa profitability and overall financial condition.

The final BRI Unit Desa report is the quarterly BRI Unit Desa Classification Survey (UD-5). Although no classification survey currently exists, this report is a critical element of the proposed upgraded BRI Unit Desa management information system.

The primary purpose of the classification survey is to allow the BRI to rank BRI Unit Desa on the basis of their overall performance. At the same time, the classification survey supplements regular BRI Unit Desa reports by offering information not needed on a monthly basis, as well as provides a cross-check on the accuracy and validity of these regular BRI Unit Desa reports.

As indicated in Figure III-3, "Classification of BRI Unit Desa," there are six BRI Unit Desa classification criteria:

- BRI Unit Desa profitability (50%);
- BRI Unit Desa credit program development, in terms of loan circulation (10%);
- BRI Unit Desa credit program development, in terms of quality of borrower repayment (10%);
- BRI Unit Desa savings program development (10%);
- quality of BRI Unit Desa service for its borrowers (10%); and
- efficiency of BRI Unit Desa personnel (10%).

FIGURE III-3:
CLASSIFICATION OF BRI UNIT DESA

Classification Criteria	Indicator Of Progress	Cross-Check	Weighted Percentage
1) BRI Unit Desa Profitability	BRI Unit Desa Profitability For The Past Quarter	Profit and Loss Statment (UD-4B)	50%
2) BRI Unit Desa Credit Program Development: Circulation	Average Monthly KUPEDES Circulation For The Past Quarter	Credit Program Report - Executing (UD-2A)	10%
3) BRI Unit Desa Credit Program Development: Repayment	Quality of KUPEDES Borrower Repayment During The Past Quarter	Credit Program Report - Executing (UD-2A)	10%
4) BRI Unit Desa Savings Program Development	Accumulated Savings At The End Of The Past Quarter	Bank Funds And Services Report (UD-3)	10%
5) Quality Of BRI Unit Desa Service For Its Borrowers	Average Number Of New Borrowers Per Month For The Past Quarter	Classification Survey Only	10%
6) Efficiency Of BRI Unit Desa Personnel	Ratio Of Total Unit Desa Profitability To Total Number Of Unit Desa Staff	Classification Survey Only	10%

In addition to this classification information, the classification survey provides information on:

- the current lending authority of the BRI Unit Desa chief;
- the KUPEDES lending ceiling for the entire BRI Unit Desa;
- a comparison of interest paid by the BRI Unit Desa, and interest received by the BRI Unit Desa;
- a comparison of interest received by the BRI Unit Desa, and interest due the BRI Unit Desa; and
- several personnel efficiency ratios, such as total funds lent per staff member, total loans and savings outstanding per staff member, and total transactions per staff member.

BRI Branch Office Reporting

Reports from BRI branch offices (via BRI regional offices if the Philips minicomputer system discussed in Chapter Two has been installed) to BRI headquarters (KC-1 through KC-5A) are quite similar to reports currently being used, except for the Classification Survey Recapitulation (KC-5A).

The principal revisions are as follows:

- Rupiah Liquidity Report (KC-1) - same as the current daily Laplik report;
- Credit Statistics Report (KC-2) - same as the current monthly STP report, except for clarification of some of the language, addition of monthly loan repayment figures, and inclusion of internal and external cross-checks;
- Savings Statistics Report (KC-3) - same as the current monthly STS report;
- Balance Sheet/Profit and Loss Statement same as the current monthly Model 24, except for a more precise breakout of key financial indicators between BRI Unit Desa and BRI branch office accounts, and an extension of the BRI Unit Desa bookkeeping month to a full calender month (as with BRI branch offices), to minimize reporting discrepancies due to reporting time lags.

The quarterly Classification Survey Recapitulation (KC-5A) is simply a compilation of the survey questionnaires received from each BRI Unit Desa operating under a given BRI branch office. If the BRI decides to install microcomputers at its branch offices in the future, one of the alternatives discussed in the following chapter, this recapitulated survey will be used as the primary input for the BRI Unit Desa Classification Calculation (KC-5B). If the BRI should decide against installing microcomputers at its branch offices, then the survey recapitulation will be sent to headquarters for processing.

Operational Guidelines I: KUPEDES Development (KC-6) is a revised version of a monthly report introduced over the past year to assess the progress of KUPEDES. It is to be used as a management tool by BRI branch office chiefs, and a supervisory tool by BRI regional office heads - it is not intended to enter the BRI's national statistical reporting, but rather, to augment BRI field monitoring and evaluation of KUPEDES. Operational Guidelines I is designed to assist the BRI branch office chief to:

- set the lending authority of the head of the BRI Unit Desa on the basis of KUPEDES borrower repayment rates; and

- set the overall BRI Unit Desa KUPEDES lending ceiling on the basis of total KUPEDES loans outstanding.

Operational Guidelines II: BRI Unit Desa Development (KC-7), is an optional report whose implementation again depends on the use of a microcomputer for data processing at BRI branch offices - otherwise, it is probably not cost-effective to produce such a report. Operational Guidelines II is designed to facilitate BRI branch office field supervision of BRI Unit Desa activities, by:

- extracting key data from other BRI Unit Desa reports; and

- assembling these data, by BRI Unit Desa, over time, against a standardized set of performance criteria.

BRI Regional Office Reporting

Although in most provinces, BRI regional offices still are not active participants in the BRI's national reporting chain, they are included in the proposed upgraded BRI Unit Desa management information system in the context of the BRI's current efforts to computerize its regional offices.

Thus, the proposed reports from BRI regional offices to BRI headquarters (KW-1 through KW-4) for BRI Unit Desa management purposes remain the same as those being used by the BRI in its regional office computerization project:

- a daily Rupiah Liquidity Report (KW-1);
- a monthly Credit Statistics Report (KW-2);
- a monthly Savings Statistics Report (KW-3); and
- a monthly combination Balance Sheet/Profit and Loss Statement (KW-4).

The input for these BRI regional office reports is the BRI branch office reports described above; consequently, although no additions to the above reporting scheme is recommended at the BRI regional office level, all proposed modifications of BRI branch office reports should also be reflected in revisions of BRI regional office compilations of these reports.

BRI Head Office Reporting

Proposed BRI head office reporting within the context of an upgraded BRI Unit Desa management information system falls into three clusters of reports: regular BRI national statistics, BRI Unit Desa classfication information, and BRI Unit Desa cumulative and time series statistics.

The first cluster of reports, regular BRI national statistics (KP-1 through KP-4), would remain essentially unchanged, except for reflecting the BRI branch modifications described earlier for more localized versions of the same reports. These national reports include:

- a daily Rupiah Liquidity Report, or Laplik (KP-1);
- a monthly Credit Statistics Report, or STP (KP-2);
- a monthly Savings Statistics Report, or STS (KP-3); and
- a monthly combination Balance Sheet/Profit and Loss Statement (KP-4).

The second cluster of reports, those relating the BRI Unit Desa classification information (KP-5A through KP-7), is quarterly, and includes:

- a BRI Unit Desa Classification Survey Summary (KP-5A), if data processing is done at BRI headquarters;
- BRI Unit Desa Classification Calculations (KP-5B), also if data processing is done at BRI headquarters;
- a summary listing of new BRI Unit Desa Classifications (KP-6), regardless of where data processing is performed; and
- BRI Branch Office Classifications (KP-7), based on the results of the BRI Unit Desa classifications.

The third cluster of reports, cumulative and time series data (KP-8 through KP-10), is also quarterly. It consists of summary statistics to facilitate senior BRI management's assessment of BRI Unit Desa development over time, and includes the following reports:

- Profitability Time Series (KP-8);
- Cumulative Savings Statistics (KP-9); and
- Cumulative Credit Statistics (KP-10).

As is depicted in Figure III-2, the reports in the BRI national statistics cluster form the top of a BRI national statistics reporting pyramid. The BRI classification survey cluster of reports is a combined amalgamation of, supplement to, and cross-check of this national reporting system. Finally, the cumulative and time series cluster of reports crystallizes trends in national BRI Unit Desa statistics over time.

IV. Comparison of Current System with Proposed System

The proposed upgraded BRI Unit Desa management information system, while decreasing the overall reporting workload of BRI personnel, increases the potential usefulness of these reporting efforts. That is, although the reporting volume, whether in terms of total number of reports submitted, or in terms of total volume of data transmitted, is greatly reduced under the proposed system, selectivity in data requested, simplification of reporting formats, and rationalization of information flows heighten prospects for the system's effectiveness.

Figure III-4, "Comparison of Reporting Workloads," indicates the following changes in reporting workloads under the proposed upgraded system:

- a 68 percent reduction in BRI Unit Desa reporting requirements;
- a 20 percent increase in BRI branch office reporting requirements;
- no change in BRI regional office reporting requirements; and
- a 180 percent increase in BRI head office reporting requirements, which can be mitigated by enhanced head office data processing facilities.

FIGURE III-4 :

COMPARISON OF REPORTING WORKLOADS

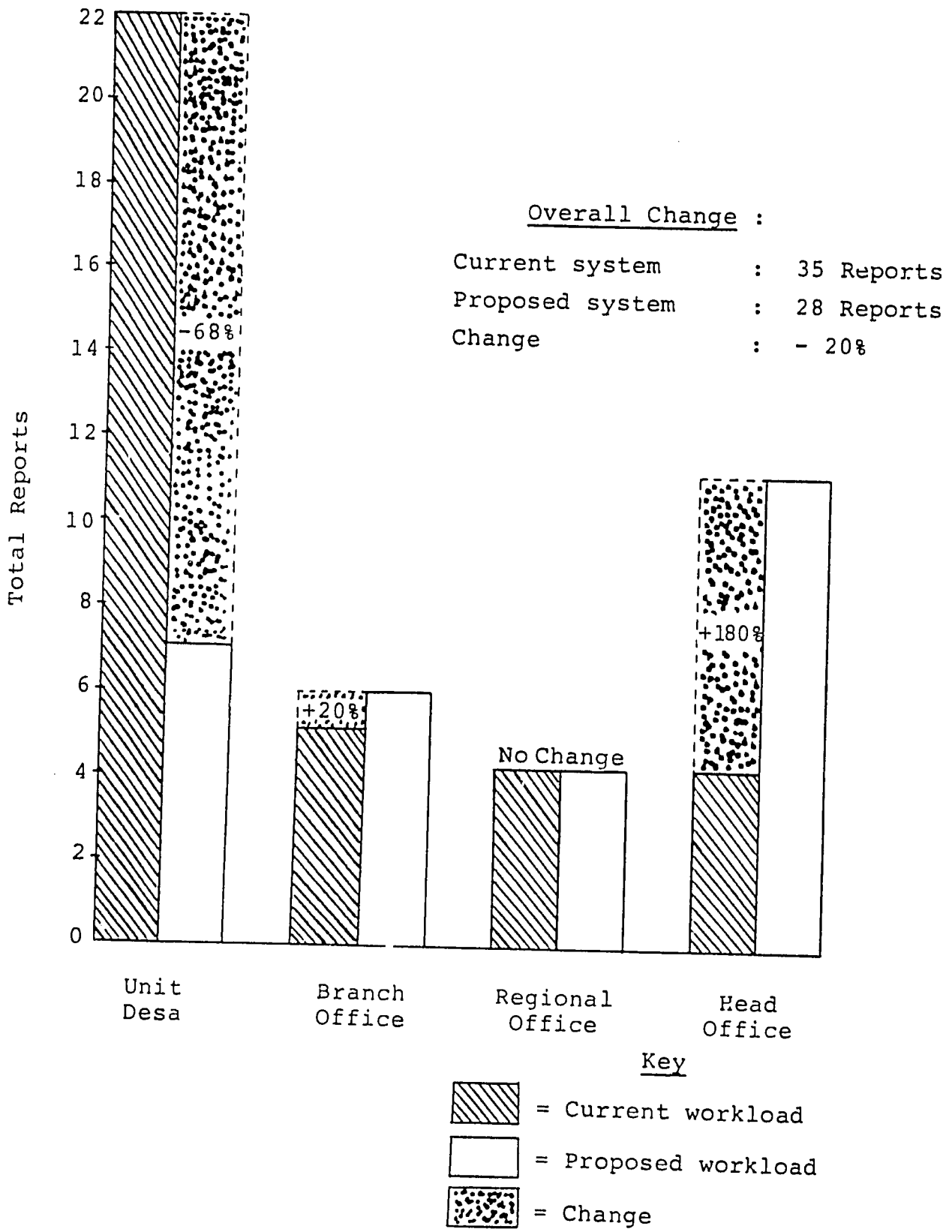


Figure III-5, "Responses to Weaknesses of the Current BRI Unit Desa Management Information System," indicates the anticipated results of these changes in reporting workloads, as it summarizes how the current system has been modified to address the shortcomings discussed in Chapter Two.

<u>One-way flow of information</u> is addressed through the addition of two reports requiring feedback from their recipients:

- the KUPEDES Development Report (KC-6) requires responses from BRI branch offices regarding the lending authority of BRI Unit Desa chiefs and KUPEDES loan ceilings for BRI Unit Desa; and

- the BRI Unit Desa Classification Survey (UD-5, KC-5A, and KP-5A) requires responses from BRI headquarters regarding BRI Unit Desa classifications.

The two-way flow of information is further facilitated through the monitoring of expected responses to these reports from BRI branch and regional offices, and BRI headquarters, by the BRI head office.

<u>Undifferentiated information</u> is addressed through the modification of two national reports to highlight BRI Unit Desa/BRI branch office distinctions:

- Credit Statistics Report, or STP (KC-2, KW-2, and KP-2); and

- Balance Sheet/Profit and Loss Statement, or Model 24 (KC-4, KW-4, and KP-4).

Information is further differentiated by the addition of three reports tailored to the needs of their anticipated users and applications:

- KUPEDES Development Report (KC-6), for field use by BRI branch and regional offices;

- BRI Unit Desa Classification Survey (UD-5, KC-5A, and KP-5A) for assessment of BRI Unit Desa overall performance by all levels; and

- Cumulative and Time Series Reports (KP-8, KP-9, and KP-10) for BRI headquarters assessment of the BRI Unit Desa program over time.

FIGURE III-5:
RESPONSES TO WEAKNESSES OF THE CURRENT BRI UNIT DESA MANAGEMENT INFORMATION SYSTEM

Weakness	Response
1) One-Way Flow Of Information	--) Addition Of Reports Requiring Feedback From Recipients --) Monitoring Of Expected Feedback From Report Recipients
2) Undifferentiated Information	--) Modification Of National Reports To Highlight BRI Unit Desa/Branch Office Distinctions --) Addition Of Reports Specialized By Their Anticipated Users & Applications
3) Ambiguous Audience	--) Selection Of Dual Strategy To Accomodate Programmatic & General Assessment Interests
4) Lack Of Information Selectivity	--) Streamlining Of Redundant Data Requests --) Elimination Of Outdated Data Requests --) Reconciliation Of Conflicting Data Requests --) Addition Of Key Information Not Previously Requested
5) Untimely Data Processing & Transmission	--) Decentralization Of Data Input & Processing Via Computerization Of BRI Regional Offices --) Expansion Of Computing Facilities At BRI Headquarters (see following chapter)
6) Lack of Internal & External Cross-Checks	--) Addition Of Internal Cross-Checks To BRI National Reports --) Reconciliation Of BRI Unit Desa & BRI Branch Office Accounting Months --) Introduction Of External Cross-Checks Via The BRI Unit Desa Classification Survey

Ambiguous audience is addressed through selection of the dual strategy of accomodating both programmatic and general assessment interests, through:

- modification of the BRI national reports to improve reporting on specific BRI Unit Desa programs; and

- addition of reports that amalgamate programmatic data into holistic assessments of BRI Unit Desa, as described above.

Lack of information selectivity is addressed by reducing the total BRI Unit Desa reporting workload by two-thirds, through:

- streamlining redundant data requests; and
- eliminating outdated data requests.

Information selectivity is further enhanced by improving BRI Unit Desa reporting quality, through:

- reconciling conflicting data requests; and
- adding key information not previously requested.

Untimely data processing and transmission is addressed via:

- decentralization of data input and processing through computerization of BRI regional offices; and

- expansion of computing facilities at BRI headquarters (see following chapter).

Finally, lack of internal and external cross-checks is addressed by:

- addition of internal cross-checks to BRI national reports;

- reconciliation of BRI Unit Desa and BRI branch office accounting months; and

- introduction of external cross-checks via the BRI Unit Desa classification survey.

CHAPTER FOUR:
DATA PROCESSING AND TRANSMISSION ALTERNATIVES FOR THE PROPOSED UPGRADED BRI UNIT DESA MANAGEMENT INFORMATION SYSTEM

I. Introduction

If the BRI decides to adopt the proposed upgraded BRI Unit Desa management information system presented in Chapter Three, or some variation thereof, it is still faced with another critical decision: determining the most cost-effective way to process and transmit data within the context of the upgraded system.

II. Review of Alternatives

There are three major data processing and transmission alternatives for the proposed upgraded BRI Unit Desa management information system:

- Option I: Continuation Without Modification Of Current Head Office/Regional Office Computer Expansion Plans;
- Option II: Addition Of A Multiuser Microcomputer System At The Head Office; and
- Option III: Installation Of Microcomputers At Branch Offices.

Option I calls for continuation without modification of current BRI efforts to expand both its central computer system at the head office, and its minicomputer configuration at its large regional offices.

Option I is based on the assumption, held by the project managers of both expansion activities, that after expansion has been completed, either system would have sufficient excess capacity to accomodate the modest needs of the BRI Unit Desa classification series of reports, in addition to processing the BRI's regular statistical reports.

At BRI headquarters, current expansions plans consist of increasing the capacity of its central IBM system as follows:

- raising the CPU capacity from 2 Mb to 4 Mb;
- adding two Type 3375 disk units; and
- adding six Type 3278 terminals.

The purpose of this expansion, which should be completed by mid-1986, is to give the IBM system the capacity to handle the BRI's projected:

- on-line system;
- inquiry system; and
- automated personnel system.

At the large BRI regional offices (Surabaya, Bandung, and Semarang), current expansion plans consist of adding one 96 Mb hard disk to the Philips minicomputer system described in Chapter II. The purpose of this expansion is to enable these three regional offices to handle especially large master files in processing monthly regional statistical reports.

Option II calls for the addition of a multiuser microcomputer system at the BRI head office, with the following approximate mix of components, configured either as a local area network or a distributed processing system, and based on 16-bit microprocessor technology:

- 1 file server or service processor;
- 60 Mb - 120 Mb hard disk storage;
- 1 tape back-up system;
- 7 - 12 computers or intelligent work stations;
- 1 200 cps 136-column dot matrix printer;
- 1 50 cps 136-column letter quality printer;
- 1 plotter; and
- 1 - 7 UPS units.

The primary purpose of this multiuser microcomputer system is to facilitate classification data utilization among members of the Coordinating Team for BRI Unit Desa Development, by increasing their access to, and control over these data. At the same time, this system could be used by these team members for a wide variety of other management applications, including word processing, budgeting, sensitivity analysis, and intrateam coordination and communication.

Option III calls for the installation of a microcomputer, printer, and UPS unit in every BRI branch office. The immediate objective of such a computerization program is to enhance the field management capacity of BRI branch offices, by decentralizing data processing activities and improving management information utilization. The long-term goal of Option III is to create a nationwide, long-haul BRI computer network.

III. Evaluation of Alternatives

There are advantages and disadvantages to each of these three options, based on the following evaluation criteria:

- cost (initial investment and recurrent expenses);
- implementation time (including hardware, software, and operations);
- technical ramifications (regarding both current capacity and future expandibility);
- institutional compatibility (in terms of both current and future management functions); and
- risk (budgetary, scheduling, technical, and managerial).

Figure IV-1, "Tradeoffs Among Data Processing and Transmission Alternatives," assesses the BRI's three principal options against the above-listed evaluation criteria.

Option I has three primary advantages over the other two options presented:

- it is the least costly;
- it would take the least amount of time to implement; and
- it is the least risky.

However, Option I also offers the lowest return of the three options in terms of BRI technical and institutional development:

- technically, it adds little to present data processing capacity, and its lack of modularity increases the difficulty of phased expansion of this system; and
- institutionally, it does little to enhace current management functions, and the only new function it adds is greater reactive data analysis.

At the other end of the spectrum, Option III offers the BRI the highest return in terms of technical and institutional development, but

- is the most expensive;
- would take the most amount of time to implement; and
- is the most risky.

FIGURE IV-1:
TRADEOFFS AMONG DATA PROCESSING AND TRANSMISSION ALTERNATIVES

* OPTIONS * * * IMPLICATIONS	OPTION I: CONTINUATION WITHOUT MODIFICATION OF CURRENT HEAD OFFICE/REGIONAL OFFICE COMPUTER EXPANSION PLANS	OPTION II: ADDITION OF A MULTIUSER MICROCOMPUTER SYSTEM AT THE HEAD OFFICE	OPTION III: INSTALLATION OF MICROCOMPUTERS AT BRANCH OFFICES
COST			
Investment	+ : Low - No New Hardware Needed, $5,000 - $10,000 For Software/Start-Up	= : Medium - $50,000 - $100,000 For Hardware/Software/Start-Up	- : High - $3 - $5 Million W/O Sp. Telecomm.
Recurrent	+ : Low - Most Costs Can Be Absorbed By Regular Operations	= : Medium - $10,000 - $20,000 Annually For Maintenance/Supplies	- : High - $1 - $1.5 Million For Maint./Suppl.
TIME			
Hardware	+ : Low - Estimated Completion Of Current Upgrade Mid-1986 (12 Mos.)	= : Medium - Must Secure Funding, Buy, Install, Start-Up (18 Mos.)	- : High - Nationwide Scope (36 - 60 Mos.)
Software	+ : Low - Can Be Prepared (1 - 3 Mos.) While Awaiting Upgrade Compl.	= : Medium - Prep. Same (1 - 3 Mos.) But Specs. Depend On Hardware	- : High - Incl. Time For Local Variation
Operations	+ : Low - Easily Integrated Into Regular Operations	= : Medium - Must Adapt To Decentralized Comp. Operations (12 Mos.)	- : High - Incl. Time For Phased Implem.
TECHNICAL			
Capacity	- : Limited - Minimal Addition To Present Data Processing Capacity	= : Moderate - Multiple Function, Decentralized, Interactive	+ : Considerable - National Upgrading
Expandibility	- : Limited - Lack Of Modularity Increases Difficulty Of Phased Growth	= : Moderate - Configuration Facilitates Further Growth	+ : Considerable - Long-Haul Network
INSTITUTIONAL			
Current Functions	- : Limited - Minimal Enhancement Of Current Management Functions	= : Moderate - Increased Data Access By Senior Bank Management	+ : Considerable - Helps Field Mangmt.
New Functions	- : Limited - New Functions Restricted To Reactive Data Analysis	= : Moderate - Proactive Data Analysis, Complementary Functions	+ : Considerable - Long-Term Develop.
RISK			
Budget	+ : Low - Unlikely To Deviate Far From Projections	= : Medium - Cost Increases Common But Relatively Predictable	- : High - Costs Very Hard To Predict
Schedule	+ : Low - Unlikely To Deviate Far From Projections	= : Medium - Delays Common But Relatively Predictable	- : High - Timetable Very Hard To Plan
Technical	+ : Low - Proven, Commonly Used Technology	= : Medium - Technology New Put Used Increasingly in Indonesia	- : High - Relatively Innovative
Managerial	+ : Low - Easily Accomodated By Current Management Structure	= : Medium - Decentralization But Only At Head Office	- : High - Logistic Nightmare

Option III takes a more long-term perspective of BRI development than do the other two options presented, because:

- technically, it consists of a nation-wide upgrading of BRI data processing facilities, beginning with relatively autonomous units, but evolving into a national long-haul computer network; and

- institutionally, it both helps BRI field management perform their current functions, as well as greatly increases opportunities for enhancing and diversifying these functions.

Option II is not exceptionally risky, costly, or time-consuming to implement, as is Option III. Neither does it offer a tremendous capacity for enhancing national BRI technical and institutional development, as does Option III.

At the same time, Option II is a bit more risky, costly, and time-consuming to implement than Option I. It also offers more opportunity for BRI technical and institutional growth than does Option I.

However, Option II should not been viewed as a compromise between Option I and Option III. Instead, Option II should be perceived as the first stage of Option III implementation.

In contrast to Option I, Option II can introduce modest improvements in the BRI head office's BRI Unit Desa management information system immediately, while at the same time lay the foundation for upgrading BRI data processing and utilization facilities nationwide via subsequent implementation of Option III. Option I, on the other hand, is a marginal adaptation of current systems, which increases the quality of BRI Unit Desa information for BRI management, but does not introduce any fundamental changes in BRI management organization or practices upon which future initiatives can be built.

IV. Recommendation

Although Option I offers the BRI the path of least resistance, it is also a dead end. And while Option III looks very promising, Indonesia's relatively weak present telecommunications infrastructure makes its adoption somewhat premature, especially given the relatively limited volume and urgency of BRI Unit Desa data currently anticipated which would not be included in regular BRI statistical reports. Thus, among the three data processing and transmission alternatives presented, Option II appears to be the most suitable match with BRI management needs and operating environment.

Option I does not bring BRI managers any closer to the data they would like to use in arriving at policy and implementation decisions, nor does it allow BRI managers increased flexibility in utilization of these data. That is, BRI managers would still be restricted to analyzing reports they receive from a central data processing unit, instead of having the facilities to freely access these data according to their specific needs.

Option II would decentralize data input, processing, and access at BRI headquarters, from a central electronic data processing center to the offices of those who plan to use data the system generates. Not only would this greatly increase flexibility in data utilization by BRI managers, but it would also prepare the BRI for applying the same principle of using information as a management tool to its regional and branch offices, if the BRI should decide to implement Option III in the future.

While central batch data processing is certainly the most cost-effective way to produce the BRI's regular national, regional, and branch office statistical reports, it is not the optimal manner for encouraging the creative use of specialized management reports like the BRI Unit Desa series of classification reports.

Furthermore, any system adopted for processing and producing the BRI Unit Desa classification reports would be relatively idle 8 to 10 weeks of every quarter, as it would take a maximum of two weeks to key in, process, and produce these reports.

However, if Option II were to be implemented, the Coordinating Team for BRI Unit Desa Development would have much more than a data processor at its disposal. It could also use this system as a data base manager, allowing its members to mix, match, search, and sort BRI Unit Desa data in ways most suitable to their current needs. In addition, the Team could use the system for the preparation of correspondence, circulars, budgets, planning, and sensitivity analyses, and for intrateam communication and coordination.

In the long-term, Option III is probably the most advantageous alternative for the BRI. But at the moment, not only is the anticipated volume and urgency of Unit Desa-specific data outside the BRI's national reporting system probably insufficient to justify the installation of special microcomputers at BRI branch offices, but the technology required to allow a nation-wide decentralized data processing system to function in a relatively safe, cost-efficient manner is not yet available in Indonesia.

If the BRI were to simply install microcomputers at its approximately 300 branch offices around the country, without giving these microcomputers the capacity to transmit data directly to Jakarta, the result would be a management nightmare. It simply is not feasible to send in 300 diskettes or tapes to Jakarta every month. As an interim measure, such physical media can be sent to the BRI regional offices, but such measures impose severe underutilization of computer facilities.

Today, the most cost-effective way to transmit data from BRI branch offices to Jakarta is via regular direct dial (SLJJ) telephone lines. Unfortunately, only approximately one-third of the BRI's branch offices are currently beneficiaries of direct dial telephone service, and of these offices, many would require special new or reconditioned telephone wires to meet the technical specifications of analog data transmission.

Thus, it is suggested that the BRI keep Option III in mind as a long-term goal, but delay its implementation until data volume warrants the introduction of microcomputer facilities in BRI branch offices, and Indonesia's telecommunications infrastructure makes such installations technically feasible and financially cost-effective.

CHAPTER FIVE:
FOLLOW-UP ACTIVITIES

I. Introduction

This report is the final output of Phase I of upgrading the BRI Unit Desa management information system. It presents recommendations for improving the system currently in use (Chapter Three), together with suggestions regarding the most appropriate means for processing and transmitting data within the context of this upgraded system (Chapter Four).

If the BRI Directorate decides to adopt this report's proposals, or some variation thereof, then the next step is to begin implementation of these recommendations, or Phase II of upgrading the BRI Unit Desa management information system.

This chapter briefly discusses the most critical follow-up activities that should be undertaken, should the BRI wish to embark on Phase II implementation. These activities are comprised of:

- system documentation;
- staff training;
- system automation; and
- long-range strategic planning.

II. System Documentation

The first major Phase II activity should consist of documenting the proposed upgraded BRI Unit Desa management information system. This would mainly entail preparing a manual which:

- summarizes the overall rationale for revising the current system;
- explains the purpose of each reporting form in the revised system;
- discusses interrelationships and cross-checks among reporting forms; and
- provides detailed instructions for completing each form.

III. Staff Training

Once the upgraded BRI Unit Desa management information system has been fully documented, the next step in implementing this system is to begin a comprehensive, long-term training effort.

This training should be provided for all BRI Unit Desa employees, as well as for BRI branch office, regional office, and head office staff who are directly involved in supervising BRI Unit Desa activities. Because such coverage would include approximately half of the BRI's total staff, or roughly 15,000 people, the training would have to be conducted in stages, over an extended period of time.

Training curricula should include:

- explanation and discussion of the above-described manual; and
- instruction regarding the use of the revised reports by their recipients, concentrating on ways to analyze, evaluate, and respond to transmitted data.

IV. System Automation

While system documentation and staff training are underway, the BRI should simultaneously enhance its data processing facilities at BRI headquarters through the acquisition of a multiuser microcomputer system for the Coordinating Team for BRI Unit Desa Development.

This entails:

- drawing up detailed microcomputer system specifications;
- tendering a contract for system hardware, software, and support services;
- selecting, procuring, and installing the microcomputer system;
- starting up microcomputer system operations; and
- training microcomputer system managers and users.

V. Long-Range Strategic Planning

Finally, the BRI should not view Phase II of upgrading the BRI Unit Desa management information system as an end in itself, but rather, as a transition from a heavily centralized, batch processing-oriented information system to a diversified mixture of centralized national statistical report production, and decentralized management information generation and utilization.

As was discussed in the previous chapter, Option III for processing and transmitting data within the context of an upgraded BRI Unit Desa management information system is the preferred alternative in theory. However, the relatively small volume of BRI Unit Desa data anticipated in the near future, when compared with Option III's high cost, lengthy time to implement, and extremely high technical risk, makes adoption of this alternative a bit premature.

However, Option III should become a viable alternative within the next five years, as branch reporting activities increase, decentralized computer installation and maintenance become more cost-effective, and Indonesia's telecommunications infrastructure develops sufficiently to support such systems.

Thus, while concentrating on implementation of Option II, the BRI should simultaneously begin planning expansion and diversification of this system, by developing a long-range strategic plan for further decentralization of BRI data processing and transmission facilities.

ANNEXES

ANNEX A: UPGRADING THE BRI UNIT DESA MANAGEMENT INFORMATION SYSTEM:
SCHEDULE AND WORK PLAN FOR PHASE I

ANNEX B: NEW REPORTING FORMS:
BLANK FORMATS

ANNEX A:
UPGRADING THE BANK RAKYAT INDONESIA (BRI) UNIT DESA MANAGEMENT INFORMATION SYSTEM: SCHEDULE AND WORK PLAN FOR PHASE I

DATE	ACTIVITY	OUTPUT	STATUS
5 September - 20 October (22 billed days)	Unit Desa management information system needs assessment.	Description and documentation of the flow, form, and contents of the BRI's current Unit Desa management information system; Discussion of the BRI's current and anticipated information needs in order to manage the Unit Desa program efficiently and effectively; Analysis of how the existing management information system would have to be altered to meet these needs.	Activity completed; Outputs included in final report.
21 October - 20 November (2 billed days)	Trip to DAI corporate headquarters on non-BRI business.	None.	Completed.
21 November - 31 January (48 billed days)	Unit Desa management information system redesign; Report preparation.	Upgraded Unit Desa management information system for implementation, regardless of whether or not it is eventually computerized.	Completed.
1 February - 28 February (22 billed days)	Computerization feasibility study; Report preparation.	Study of the feasibility of computerizing the upgraded BRI Unit Desa management information system, and if appropriate, presentation of computerization options, and their time, cost, technical, and institutional implications.	Completed.
1 March - 31 March (2 billed days)	Trip to DAI corporate headquarters on non-BRI business.	None.	Completed.
1 April - 30 June (26 billed days)	Report finalization, presentation, discussion, revision, and follow-up.	Final report; Proposed plan, schedule, and budget for follow-on activities.	Completed.

Elapsed Time: 10 months (306 days)
Billed Time: 5 months (122 days)

ANNEX B:
NEW REPORTING FORMS:
BLANK FORMATS

UD-1: Rupiah Liquidity Report
UD-2A: Credit Report - Executing
UD-2B: Credit Report - Channeling
UD-3: Bank Funds And Services Report
UD-4A: Balance Sheet
UD-4B: Profit And Loss Statement
UD-5: BRI Unit Desa Classification Survey

KC-5A: Classification Survey Recapitulation
KC-6: Operational Guidelines I: KUPEDES Development
KC-7: Operational Guidelines II: Unit Desa Development

KP-5A: Classification Survey Summary
KP-5B: Classification Calculation
KP-6: BRI Unit Desa Classification
KP-7: BRI Branch Office Classification
KP-8: Profitability Time Series
KP-9: Cumulative Savings Statistics
KP-10: Cumulative Credit Statistics

Frekuensi Laporan : Mingguan

Dari : Unit Desa

Kepada : Kantor Cabang (Asli)

Arsip (Tindasan)

LAPORAN LIKWIDITAS RUPIAH B. R. I. UNIT DESA .....

KANTOR CABANG .....

LAPORAN PERIODE ..... BULAN .....

I. ANGKA-ANGKA LIKWIDITAS RUPIAH

(Dalam Ribuan Rupiah)

NOMOR	KOMPONEN-KOMPONEN LIKWIDITAS	TGL	TGL	TGL	TGL	TGL	TGL	JUMLAH TGL ..... S/D TGL	RATA-RATA TGL ..... TGL .....
A.	ALAT LIKWID								
1.	Kas								
2.	Lain - lain								
3.	Jumlah								
B.	KEWAJIBAN YANG DAPAT DIBAYAR								
4.	Giro								
5.	2/3 dari Simpanan Berjangka								
6.	2/3 dari Tabungan								
7.	Lain - lain								
8.	Jumlah								

II. POSISI POS - POS TERTENTU PADA TANGGAL AKHIR MASA LAPORAN

A. A K T I V A

1. Pinjaman Yang Diberikan Kepada Penduduk :
   a) Kupedes
   b) Lainnya
   c) Jumlah ....

B. P A S S I V A

1. Giro :
   a) Pemerintah Daerah
   b) Lainnya
   c) Jumlah ....
2. Simpanan berjangka
   a) Deposito berjangka Inpres
   b) Sertifikat Deposito .....
   c) Lainnya .....
   d) Jumlah ....
3. T a b u n g a n :
   a) Tabanas
      I. Umum
      II. Tapelpras .....
      III. Pegawai .....
      IV. Lainnya .....
   b) T a s k a .....
   c) Tabungan Lainnya .....
   d) Jumlah ....

Catatan :

Arsip Unit Desa disimpan selama tiga bulan, kemudian dimusnahkan.

Tanggal

.....

Kepala Unit Desa

.....

(Nama Lengkap)

58

Nomor Laporan: BR - 23

Frekwensi Laporan: Bulanan

Dari : Unit Desa

Kepada : Kantor Cabang (Asli)
Arsip (Tindasan)

LAPORAN STATISTIK PERKREDITAN : PROGRAM BRI UNIT DESA ..... (EXECUTING)

KANTOR CABANG .....

PER AKHIR BULAN .....

LEMBAR A

NOMOR	JENIS KREDIT / STATISTIK PERKREDITAN	SISA PINJAMAN DITANGAN ORANG PER AKHIR BULAN YANG LALU			DIPINJAMKAN DALAM MASA LAPORAN		DIBAYAR KEMBALI DALAM MASA LAPORAN		SISA PINJAMAN DITANGAN ORANG PER AKHIR BULAN LAPORAN		
		Org	Rp	% *	Org	Rp	Org	Rp	Org	Rp	% *
1	2	3	4	5	6	7	8	9	10	11	12
	K I K I										
	EXPLOITASI										
1.	Pertanian										
2.	Perindustrian										
3.	Perdagangan										
4.	Lain-lain										
5.	Sub Jumlah										
	INVESTASI										
6.	Pertanian										
7.	Perindustrian										
8.	Perdagangan										
9.	Lain-lain										
10.	Sub Jumlah										
	JUMLAH										
11.	Pertanian										
12.	Perindustrian										
13.	Perdagangan										
14.	Lain-lain										
15.	JUMLAH										
	K I O I										
	EXPLOITASI										
16.	Pertanian										
17.	Perindustrian										
18.	Perdagangan										
19.	Lain-lain										
20.	Sub Jumlah										
	INVESTASI										
21.	Pertanian										
22.	Perindustrian										
23.	Perdagangan										
24.	Lain-lain										
25.	Sub Jumlah										
	JUMLAH										
26.	Pertanian										
27.	Perindustrian										
28.	Perdagangan										
29.	Lain-lain										
30.	JUMLAH										

* **Catatan** :

- Kolom 5 dan 12 hanya diisi untuk butir 15 dan 30 (jumlah) dengan membandingkan terhadap butir 46.

KOLOM (sama dengan halaman 1)	TUNGGAKAN HITAM			TUNGGAKAN MERAH			TUNGGAKAN II N 1			TUNGGAKAN II N 2			TUNGGAKAN II N 3			JUMLAH TUNGGAKAN PINJAMAN		
	Org	Rp	% *	Org	Rp	% *	Org	Rp	% *	Org	Rp	% *	Org	Rp	% *	Org	Rp	% *
	13	14	15 (14 : 11)	16	17	18 (17 : 11)	19	20	21 (20 : 11)	22	23	24 (23 : 11)	25	26	27 (26 : 11)	28	29	30 (29 : 11)
(MINI)																		
(Expl)																		
1.																		
2.																		
3.																		
4.																		
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(Inv)																		
6.																		
7.																		
8.																		
9.																		
10.																		
(Jual)																		
11.																		
12.																		
13.																		
14.																		
(JUML) 15.																		
(MIDI)																		
(Expl)																		
16.																		
17.																		
18.																		
19.																		
20.																		
(Inv)																		
21.																		
22.																		
23.																		
24.																		
25.																		
(Jual)																		
26.																		
27.																		
28.																		
29.																		
(JUML) 30.																		

* Catatan :
Kolom 15, 18, 21, 24, 27 dan 30 hanya diisi untuk butir 15 dan 30 (jumlah) dengan membandingkan terhadap Kolom 11 (butir 15 dan 30)

LEMBAR A
(Lanjutan)

NOMOR	STATISTIK PERKREDITAN / JENIS KREDIT	SISA PINJAMAN DITANGAN ORANG PER AKHIR BULAN YANG LALU			DIPINJAMKAN DALAM MASA LAPORAN		DIBAYAR KEMBALI DALAM MASA LAPORAN		SISA PINJAMAN DITANGAN ORANG PER AKHIR BULAN LAPORAN		
		Org	Rp	% *	Org	Rp	Org	Rp	Org	Rp	% *
1	2	3	4	5	6	7	8	9	10	11	12
	KUPEDES										
	EKSPORTASI										
31.	Pertanian										
32.	Perindustrian										
33.	Perdagangan										
34.	Lain-lain										
35.	Sub jumlah										
	INVESTASI										
36.	Pertanian										
37.	Perindustrian										
38.	Perdagangan										
39.	Lain-lain										
40.	Sub jumlah										
	JUMLAH										
41.	Pertanian										
42.	Perindustrian										
43.	Perdagangan										
44.	Lain-lain										
45.	JUMLAH										
46.	JUMLAH BESAR										

* **Catatan :**
Kolom 5 dan 12 hanya diisi untuk butir 45 (jumlah) dengan membandingkan terhadap butir 46.

NOMOR (sama dengan halaman 3)	TUNGGAKAN HITAM			TUNGGAKAN MERAH			TUNGGAKAN II N 1			TUNGGAKAN II N 2			TUNGGAKAN II N 3			JUMLAH TUNGGAKAN PINJAMAN		
	Org	Rp	%	Org	Rp	%	Org	Rp	%	Org	Rp	%	Org	Rp	%	Org	Rp	%
	13	14	(15 : 11)	16	17	(17 : 11)	19	20	(20 : 11)	22	23	(23 : 11)	25	26	(26 : 11)	28	29	(29 : 11)
(KUFEDES) (Expl)																		
31.																		
32.																		
33.																		
34.																		
35.																		
(Inv)																		
36.																		
37.																		
38.																		
39.																		
40.																		
(Jual)																		
41.																		
42.																		
43.																		
44.																		
(JUML) 45.																		
JUMLAH BESAR																		

KUALITAS PENINJAM KUFEDES

1. Jumlah angsuran yang seharusnya dibayar selama bulan laporan: . . . . . Org.
2. Jumlah angsuran yang dibayar selama bulan laporan : . . . . . Org.
3. Jumlah angsuran yang dibayar :

   Jumlah angsuran yang seharusnya dibayar (2 : 1) : . . . . . %

* **Catatan :**

Kolom 15, 18, 21, 24, 27 dan 30 hanya diisi untuk butir 45 (Jumlah) dengan membandingkan terhadap Kolom 11 (butir 45).

Tanggal

. . . . . .

Kepala Unit Desa

. . . . . .

(Nama Lengkap)

62

Dari : Unit Desa
Kepada : Kantor Cabang (Anli)
Arsip (Tindasan)

[illegible] PERKREDITAN PROGRAM CABANG MELALUI B.R.I. UNIT DESA..... (CHANNELING)

KANTOR CABANG .....

PER AKHIR BULAN .....

NO	STATISTIK PERKREDITAN / JENIS KREDIT	DITINJAIKAN DALAM MASA LAPORAN		SISA PINJAMAN DITANGAN ORANG PER AKHIR BULAN LAPORAN		TUNGGAKAN PINJAMAN													
						MITAH		MUDAH		II N 1		II N 2		II N 3		JUMLAH		%	
		Org	Rp	Org	Rp	Org	Rp	Org	Rp	Org	Rp	Org	Rp	Org	Rp	Org	Rp	Org	Rp
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
																		(17:5)	(18:6)
	Jumlah																		

Tanggal

.....

Kepala Unit Desa

.....

(Nama Lengkap)

Nomor Laporan : UD - 3
Frekwensi Laporan : Bulanan
Dari : Unit Desa
Kepada : Kantor Cabang (Asli)
Arsip (Tindasan)

LAPORAN STATISTIK DANA DAN JASA BANK B.R.I. UNIT DESA .....

KANTOR CABANG .....

PER AKHIR BULAN .....

JENIS SIMPANAN	SISA SIMPANAN AKHIR BULAN LAPORAN		SISA SIMPANAN AKHIR BULAN YANG LALU *		PERKEMBANGAN SISA SIMPANAN DALAM MASA LAPORAN	
	(Rekening)	(Rupiah)	(Rekening)	(Rupiah)	(Rekening)	(Rupiah)
G I R O						
1. Perorangan	.....	.....				
2. Perusahaan	.....	.....				
3. Pemerintah	.....	.....				
4. L a i n - L a i n	.....	.....				
5. J u m l a h	.....	.....	.....	.....	.....	.....
S I M P E D E S						
6. J u m l a h	.....	.....	.....	.....	.....	.....
T A B A N A S						
7. D m u m	.....	.....				
8. Pegawai	.....	.....				
9. Pemuda	.....	.....				
10. Pelajar	.....	.....				
11. Pramuka	.....	.....				
12. J u m l a h	.....	.....	.....	.....	.....	.....
D E P O S I T O						
13. Deposito Berjangka	.....	.....				
14. Sertipikat Deposito	.....	.....				
15. J u m l a h	.....	.....	.....	.....	.....	.....
16. JUMLAH BESAR	.....	.....	.....	.....	.....	.....

* Catatan :
Hanya diisi untuk jumlah (butir 5, 6, 12, 15 dan 16).

Tanggal
.....
Kepala Unit Desa
.....
(Nama Lengkap)

Frekuensi Laporan: Bulanan
Dari : Unit Desa
Kepada : Kantor Cabang (Asli)
Arsip (Tindasan)

DAFTAR SALDO REKENING NERACA DRI UNIT DESA .....
KANTOR CABANG .....
PER AKHIR BULAN .....

REKENING		SUB JUMLAH	JUMLAH	REKENING		SUB JUMLAH	JUMLAH
	A K T I V A				**P A S S I V A**		
10-00-40	K A S				**G I R O**		
29-16-40	Piutang Unit Desa			31-45-40	Perusahaan		
	PINJAMAN YANG DIBERIKAN :			31-51-40	Perorangan		
	KREDIT MINI				**TITIPAN DEBITUR LAINNYA**		
15-12-40	Pers. Anni. Eksplotasi			37-07-40	Titipan Debitur		
15-22-40	Pers. Non-Anni. Eksplotasi			37-08-40	Bunga Deposito yang akan dibayar		
15-11-40	Pers. Anni. Investasi			37-08-40	Bunga Tabungan yang akan dibayar		
15-21-40	Pers. Non-Anni Investasi			37-19-40	Cadangan PPIW		
	KREDIT MIDI				**SIMPANAN**		
14-11-40	Pers. Anni. Investasi			33-01-40	Tabungan Wajib		
14-23-40	Pers. Non-Anni. Investasi			33-02-40	Tabungan Pegawai		
14-12-40	Pers. Eksplotasi			33-03-40	Tabungan Pemuda		
14-24-40	Pers. Non-Anni. Eksplotasi			33-04-40	Tabungan Pelajar		
	K U P E D E S			33-05-40	Tabungan Pensiun		
14-13-40	Investasi			33-21-40	Simpedes		
14-14-40	Eksplotasi			33-90-40	Tabungan terbuka		
	PINJAMAN RAGU-RAGU			34-xx-40	Deposito		
15-97-40	Kredit Mini				**PINJAMAN DARI KANCA**		
14-97-40	Kredit Midi			49-13-40	Kredit Likuiditas Investasi		
13-97-40	K u p e d e s			49-14-40	Kredit Likuiditas Modal Kerja		
	PINJAMAN MACET			49-15-40	Kredit Lainnya		
15-99-40	Kredit Mini				**CADANGAN PENGHAPUSAN**		
14-97-40	Kredit Midi			51-10-40	Pinjaman dalam rupiah : Kredit Mini		
13-99-40	K u p e d e s				Kredit Midi		
	P I U T A N G				Kupedes		
16-94-40	Piutang Intern			51-32-40	Kendaraan bermotor		
16-95-40	Piutang Ekstern			51-33-40	Mesin-mesin		
	AKTIVA TETAP			51-39-40	Mebelair/Inventaris lainnya		
21-33-40	Kendaraan bermotor Unit Desa				**CADANGAN LAINNYA**		
21-34-40	Mesin-mesin Unit Desa			.....	.....		
21-19-40	Perabot Unit Desa				**MODAL USAHA**		
21-12-40	Bangunan Unit Desa			62-02-40	Modal Usaha Aktiva Tetap		
21-11-40	Tanah Unit Desa			62-12-40	Modal Usaha Aktiva Lancar		
21-39-40	Inventaris/mebel lainnya				**LAIN - LAIN**		
	LAIN - LAIN			99-90-40	SISA LABA / SISA RUGI UNIT DESA		
	JUMLAH AKTIVA				JUMLAH PASSIVA		

Tanggal
.....
Kepala Unit Desa

.....
(Nama Lengkap)

Dari : Unit Desa
Kepada : Kantor Cabang

KANTOR CABANG .....

PERIODE 1 JANUARI 19... s/d AKHIR BULAN .....

REKENING	KETERANGAN	SUB JUMLAH	JUMLAH	REKENING	KETERANGAN	SUB JUMLAH	JUMLAH
	A. BIAYA OPERASIONAL				D. PENDAPATAN OPERASIONAL		
	1. BIAYA BUNGA				1. HASIL BUNGA		
81-21-40	a. Bunga Giro			91-24-40	a. KUPEDES		
81-22-0002	b. Bunga SIMPEDES			91-34-41	b. KREDIT MIDI		
81-22-40	c. Bunga TABANAS			91-41-40	c. KREDIT MINI		
81-23-40	d. Bunga Deposito/Sertifikat Deposito			91-39-40	d. KREDIT LAINNYA		
81-25-40	e. I. P. T. V.			91-59-40	e. Bunga dari CABANG		
81-29-40	f. Bunga Pinjaman yang diterima dari KANCA(LIKVIDITAS)				2. PROFISI & KOMISI		
83-09-40	2. PREMI ASURANSI			93-01-40	a. Provisi Kredit		
	3. BIAYA TENAGA KERJA			93-02-40	b. Komisi Bisnis		
84-01-40	a. Gaji Pokok / Dasar			93-09-40	c. Provisi & Komisi Lainnya		
84-02-40	b. Tunjangan Keluarga				3. PENDAPATAN OPERASIONAL LAINNYA		
84-03-40	c. Tunjangan Kemunglur			97-01-40	a. Kelebihan Kas		
84-05-40	d. Tunjangan Jabatan			97-02-40	b. Angsuran pinjaman yang dihapuskan		
84-07-40	e. Pajak Pendapatan Pegawai			97-03-40	c. Penggantian Percetakan		
84-04-40	f. Tunjangan Perusahaan			97-09-40	d. Pendapatan Lainnya		
84-21-40	g. Uang Lembur						
84-31-40	h. Pengobatan Non Rawline				L. PENDAPATAN NON OPERASIONAL		
84-41-40	i. Konsumsi			98-01-40	1. Sewa		
84-42-40	j. Uang Cuti			98-02-40	2. Penjualan Aktiva Tetap		
84-44-40	k. Pembinaan Jasmani & Rohani			98-09-40	3. Lainnya		
84-46-40	l. I. P. H. T.						
84-47-40	m. I. D. P.						
84-49-40	n. Biaya Pegawai Lainnya						
84-51-40	o. Tunjangan Beras						
84-01-40	4. SEWA KANTOR						
85-23-40	5. PAJAK KENDARAAN						
	6. PEMELIHARAAN & PERBAIKAN						
86-01-40	a. Pemeliharaan dan Perbaikan Bangunan						
86-03-40	b. Eksploitasi Kendaraan						
86-04-40	c. Pemeliharaan & Perbaikan Mesin-mesin						
86-09-40	d. Pemeliharaan & Perbaikan Mebel & Inv						
	7. PENYUSUTAN & PENGHAPUSAN						
86-11-40	a. Penyusutan A.T. Bangunan						
86-12-40	b. Penyusutan A.T. Kendaraan						
86-13-40	c. Penyusutan A.T. Mesin-mesin						
86-14-40	d. Penyusutan A.T. Mebel & Inventaris						
86-21-40	e. Biaya Penghapusan Pinjaman :						
	KREDIT MINI						
	KREDIT MIDI						
	KUPEDES						
	8. BARANG & JASA PIHAK KE III						
87-03-40	a. Biaya alat2 Kantor & Percetakan						
87-01-40	b. Biaya air, listrik & Gas						
87-08-40	c. Biaya Pengangkutan & Pengawalan Kas						
	9. BIAYA OPERASIONAL LAINNYA						
87-03-40	a. Biaya Keamanan (Penjaga Malam)						
87-96-0008	b. Biaya Promosi						
87-96-0009	c. Hadiah SIMPEDES						
87-99-40	d. Lainnya						
	B. BIAYA NON OPERASIONAL						
88-01-40	1. Penjualan Aktiva Tetap						
88-29-40	2. Lainnya						
	C. SALDO LABA				G. SALDO RUGI		

Tanggal
.....
Kepala Unit Desa

.....
(Kepala Cabang)

66

Model Laporan : UD - 5
Frekwensi Laporan : Triwulan
Dari : Unit Desa
Kepada : Kantor Cabang (Asli)
Arsip (Tindasan)

LAPORAN B. R. I. UNIT DESA .....
KANTOR CABANG .....
PER AKHIR TRIWULAN (I, II, III, IV)

I. KEUNTUNGAN B. R. I. UNIT DESA

A. Keuntungan akhir triwulan (I, II, III, IV) Rp. .....

B. Keuntungan akhir triwulan sebelumnya -- Rp. .....

C. Keuntungan dalam masa laporan (I A - I B) Rp. .....

II. SIRKULASI PINJAMAN KUPEDES

A. Jumlah dipinjamkan dalam triwulan laporan ..... Org.

B. Rata2 dipinjamkan per bulan selama triwulan laporan (II A : 3) Rp. ....Org.

III. KUALITAS PEMINJAM KUPEDES Rp. .....

A. Jumlah angsuran yang seharusnya dibayar dalam triwulan laporan ..... Ang.

B. Jumlah angsuran yang dibayar dalam triwulan laporan ..... Ang.

C. Jumlah angsuran yang dibayar : Jumlah angsuran yang seharusnya dibayar (III B : III A) ..... %

D. Kewenangan Memutus Permintaan Pinjaman (KMPP) Kepala Unit Desa Rp. .....

E. Plafond pinjaman KUPEDES BRI Unit Desa Rp. .....

IV. PELAYANAN TERHADAP NASABAH

A. Rata2 pinjaman seorang nasabah dalam triwulan laporan (Rp.dari IIIB : Org. dari IIIB) Rp. .....

B. Jumlah nasabah baru dalam triwulan laporan ..... Org.

C. Rata2 nasabah baru per bulan selama triwulan laporan (IV B : 3) ..... Org.

V. SISA SIMPANAN

A. Sisa simpanan akhir triwulan laporan ..... Rek

B. Rata2 besarnya simpanan akhir triwulan laporan (Rp dari VA : Rekening dari VA) Rp. .....

VI. PERBANDINGAN BUNGA YANG DITERIMA DENGAN YANG DIBAYAR Rp. .....

A. Jumlah bunga yang diterima dalam triwulan laporan Rp. .....

B. Jumlah bunga yang dibayar dalam triwulan laporan Rp. .....

C. Perbedaan antara hasil bunga dan biaya bunga (VIA - VIB ; VIA : VIB) Rp. .....

D. Jumlah bunga yang seharusnya diterima dalam triwulan laporan ..... %

E. Selisih dan perbandingan bunga yang diterima terhadap bunga yang seharusnya diterima dalam triwulan laporan (VID - VIA ; VIA : VI D) Rp. .....

VII. EFISIENSI PERSONIL ..... %

A. Jumlah pegawai BRI Unit Desa ..... akhir triwulan laporan ..... Org.

B. Ratio jumlah realisasi per bulan dengan jumlah pegawai Unit Desa (IIB:VIIA) Rp./Pegawai .....

C. Sisa pinjaman produktip akhir triwulan laporan (sisa pinjaman ditangan orang dikurangi pinjaman ragu2 dan macet) ..... Org.

D. Ratio sisa pinjaman produktip dengan jumlah pegawai Unit Desa (VIIC : VII A) Rp. ....Nasabah /Pegawai

E. Ratio jumlah penyimpan dengan jumlah pegawai Unit Desa (VA : VIIA) Rp./Pegawai .....

F. Ratio jumlah simpanan dengan jumlah pegawai Unit Desa (VA : VIIA) ..... Rek./ Pegawai

G. Jumlah transaksi selama bulan terakhir triwulan laporan Rp./Pegawai .....

H. Ratio jumlah transaksi per bulan dengan jumlah pegawai Unit Desa (VIIG : VIIA) .....Trans

I. Ratio jumlah keuntungan Unit Desa dengan jumlah pegawai Unit Desa (IC : VIIA) .....Trans. /Pegawai

Rp./Pegawai .....

Catatan :

Kriteria Klasifikasi B.R.I. Unit Desa.

Untuk Triwulan I maka keuntungan triwulan sebelumnya adalah Ø.

Tanggal
.....
Kepala Unit Desa
.....
(Nama Lengkap)

Dari : Kantor Cabang

Kepada : Kantor Pusat (Asli)
Kantor Wilayah (Tindasan)
Arsip

KANTOR CABANG ..... KANTOR WILAYAH .....

AKHIR TRIWULAN ..... (I, II, III, IV)

B. H. I. UNIT DESA	KEUNTUNGAN					PERKREDITAN						SIMPANAN			EFISIENSI PERSONIL						
	PERBEDAAN ANTARA HASIL DAN BIAYA BUNGA		SELISIH DAN PERBANDINGAN BUNGA YANG DITERIMA DGN YG SEHARUSNYA		KEUNTUNGAN UNIT DESA	SIRKULASI PINJAMAN KUPEDES		KUALITAS PEMINJAM KUPEDES	KMPF KAUDES	PAKAIAN PINJAMAN UNIT DESA	PELAYANAN TERHADAP NASABAH	SISA SIMPANAN		RATA - RATA BESARNYA SIMPANAN	RATIO HEAL DGN PEGAWAI	RATIO PINJAMAN PRODUKTIP DGN PEGAWAI		RATIO SIMPANAN DAN PENYIMPAN DGN PEGAWAI		RATIO TRANSAKSI DGN PEGAWAI	RATIO KEUNTUNGAN DGN PEGAWAI
	VI - C		VI - E		I - C	II - B		III - C	III - D	III - E	IV - C	V - A		V - B	VII - B	VII - D		VII - E		VII - G	VII -
	Rp.	%	Rp.	%	Rp.	Org.	Rp.	%	Rp.	Rp.	Orang	Rek.	Rp.	Rp.	Rp.	Org.	Rp.	Rek.	Rp.	Transaksi	Rp.
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23

Tanggal .....

PIMINPIM CABANG

.....

(Lengkap)

Frekwensi Laporan : Triwulan

D a r i : Kantor Cabang

Kepada : Unit Desa (Asli)
Kantor Wilayah (Tindasan)
Arsip

LAPORAN OPERASIONAL B.R.I. UNIT DESA II : PERKEMBANGAN UNIT DESA

KANTOR CABANG ..... KANTOR WILAYAH .....

AKHIR TRIWULAN ..... (I, II, III, IV)

NOMOR	B.R.I.UNIT DESA	PERKREDITAN (KUPEDES)															SIMPANAN						KEUNTUNGAN						EFISIENSI PERSONIL					
		SIRKULASI PINJAMAN (Rp)			NASABAH BARU (Org)			KUALITAS PEMINJAM (%)			S I S A PINJAMAN (Rp)			TUNGGAKAN PINJAMAN (Rp)			S I S A SIMPANAN (Rp)			RATA-RATA BESARNYA SIMPANAN (Rp)			PERBEDAAN ANTARA HASIL BUNGA DAN BIAYA BUNGA (Rp)			R U G I L A B A (Rp)			JUMLAH TRANSAKSI PER PEGAWAI (TRANS)			JUMLAH KEUNTUNGAN PER PEGAWAI (Rp)		
		TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±	TRI BULAN LALU	TRI BULAN LAP.	% ±
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35

P I N C A

.....

(Nama Lengkap)

Frekuensi Laporan : Triwulan
Dari : Kantor Cabang
Kepada : Kantor Pusat (Asli)
Kantor Wilayah (Tindasan)
Arsip
PERHATIAN : Semua Angka Rupiah diambil Dari Survey Klasifikasi.

REKAPITULASI SURVEY KLASIFIKASI B. R. I. UNIT DESA

KANTOR CABANG ..... KANTOR WILAYAH .....

AKHIR TRIWULAN ..... (I, II, III, IV)

NOMOR	BRI UNIT DESA / KANTOR CABANG / KANTOR WILAYAH	KEUNTUNGAN					PERKREDITAN						SIMPANAN			EFISIENSI PERSONIL						
		PERBEDAAN ANTARA HASIL DAN BIAYA BUNGA		SELISIH DAN PERBANDINGAN BUNGA YANG DITERIMA DGN YG SEHARUSNYA		KEUNTUNGAN UNIT DESA	SIRKULASI PINJAMAN KUPEDES		KUALITAS PEMINJAM KUPEDES	KMPP KAUDES	PLAFOND PINJAMAN UNIT DESA	PELAYANAN TERHADAP NASABAH	SISA SIMPANAN	RATA - RATA BESARNYA SIMPANAN	RATIO REAL DGN PEGAWAI	RATIO PINJAMAN PRODUKTIP DGN PEGAWAI		RATIO SIMPANAN DAN PENYIMPAN DGN PEGAWAI		RATIO TRANSAKSI DGN PEGAWAI	RAT KEU DGN
		VI - C		VI - E		I - C	II - B		III - C	III - D	III - E	IV - C	V - A	V - B	VII - B	VII - D		VII - E		VII - G	VI
		Rp.	%	Rp.	%	Rp.	Org	Rp.	%	Rp	Rp	Orang	Rek	Rp	Rp	Rp	Org	Rp	Rek	Rp	Transaksi	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	

Tanggal : .....

PEMIMPIN CABANG

.....

(Nama Lengkap)

10

Nomor Laporan : KP - 5 B
Frekwensi Laporan : Triwulan
D a r i : Kantor Pusat
Kepada : Kantor Cabang (asli)
Kantor Wilayah (tindasan)
Perhatian : Semua Angka Romawi Diambil Dari Survey Klasifikasi.

LAPORAN KALKULASI KLASIFIKASI B.R.I. UNIT DESA
KANTOR CABANG ..... KANTOR WILAYAH .....
AKHIR TRIWULAN ..... (I, II, III, IV)

Tanggal Proses : .....

NO.	B.R.I. UNIT DESA	KRITERIA KLASIFIKASI												KALKULASI KALKULASI		KLASIFIKASI B.R.I. UNIT DESA				
		KEUNTUNGAN BRI UNIT DESA (Rp.)		SIRKULASI PINJAMAN (Rp.)		KUALITAS PEMINJAM (%)		PELAYANAN TERHADAP NASABAH (Org.)		SISA SIMPANAN (Rp.)		EFISIENSI PERSONIL (Rp.)		KOLOM 6+8+10+12+14:	KOLOM 15:4 :	KLAS LAMA	KLAS BARU	PERBEDAAN KLASIFIKAS		
		I-C	KLS	II-B	KLS	III-C	KLS	IV-C	KLS	V-A	KLS	VII-I	KLS	ANGKA 5	ANGKA 2			NAIK	TETAP	TU
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21

1. Jumlah Unit Desa Di Cabang Klas : I .....
(Dapat Dihitung Dari Kolom 18) II .....
III .....
IV .....
V .....

2. Rata² Klas Unit Desa Di Cabang : .....
(Jumlah dari pertanyaan 1 dibagi Jumlah Dari Kolom 1)

3. Jumlah Unit Desa Di Cabang Yang : Naik ...
(Dapat Dihitung Dari Kolom 19, 20 dan 21) Tetap ..
Turun ..

Dari : Kantor Pusat

Kepada : Penggunaan Intern

LAPORAN PERKEMBANGAN USAHA : KLASIFIKASI B.R.I. UNIT DESA

AKHIR TRIWULAN ..... (I, II, III, IV)

Tanggal Proses: ....

NO.	KANTOR CABANG/KANTOR WILAYAH	JUMLAH UNIT DESA PER KLAS AKHIR 2 TRIWULAN YANG LALU						JUMLAH UNIT DESA PER KLAS AKHIR TRIWULAN YANG LALU						JUMLAH UNIT DESA PER KLAS AKHIR TRIWULAN LAPORAN					
		I	II	III	IV	V	JUMLAH	I	II	III	IV	V	JUMLAH	I	II	III	IV	V	JUMLAH
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
J U M L A H																			

Nomor Laporan : KP - 7
Frekwensi Laporan : Triwulan
D a r i : Kantor Pusat
Kepada : Penggunaan Intern

Tanggal Proses : .....

LAPORAN PERKEMBANGAN USAHA : KLASIFIKASI B.R.I. KANTOR CABANG DITINJAU DARI PERKEMBANGAN B.R.I. UNIT DESA AKHIR TRIWULAN ..... (I, II, III, IV)

Nomor	KANTOR CABANG / KANTOR WILAYAH	RATA-RATA KLAS UNIT DESA DI CABANG	KLASIFIKASI CABANG AKHIR TRIWULAN YANG LALU	KLASIFIKASI CABANG AKHIR TRIWULAN LAPORAN	PERBEDAAN KLASIFIKASI		
					NAIK	TETAP	TURUN
1	2	3	4	5	6	7	8
				J U M L A H			

12

Nomor Laporan : KP - 8
Frekwensi Laporan : Triwulan
D a r i : Kantor Pusat
Kepada : Penggunaan Intern

LAPORAN PERKEMBANGAN USAHA I : PERHITUNGAN RUGI - LABA

PER AKHIR TRIWULAN .....(I, II, III, IV)

Tanggal Proses : .....

NOMOR	U R A I A N	PER AKHIR TRIWULAN	PER AKHIR TRIWULAN	PER AKHIR TRIWULAN .....
I.	B I A Y A			
A.	Operasionil			
1.	Biaya Bunga			
2.	Premi Asuransi			
3.	Biaya Tenaga Kerja			
4.	Sewa Kantor			
5.	Pajak Kendaraan			
6.	Pemeliharaan Dan Perbaikan			
7.	Penyusutan Dan Penghapusan			
8.	Barang Dan Jasa Pihak Ke III			
9.	Lainnya			
B.	Non - Operasionil			
C.	JUMLAH			
II.	PENDAPATAN			
A.	Operasionil			
1.	Hasil Bunga			
2.	Propisi Dan Komisi			
3.	Lainnya			
B.	Non - Operasionil			
C.	JUMLAH			
III.	SALDO RUGI - LABA		(±....%)	(± .....%)

Tanggal Proses : .....

Frekwensi Laporan : Triwulan

D a r i : Kantor Pusat

Kepada : Penggunaan Intern

LAPORAN PERKEMBANGAN USAHA II : STATISTIK SIMPANAN KUMULATIP

AKHIR TAHUN	JUMLAH BRI UNIT DESA	SISA SIMPANAN AKHIR TAHUN		PERKEMBANGAN SIMPANAN			
		Rekening	Rp	Rekening	± %	Rp	± %
1	2	3	4	5	6	7	8

Tanggal Proses : .....

mor Laporan : KP – 10

LAPORAN PERKEMBANGAN USAHA III : STATISTIK PERKREDITAN KUMULATIP

akwenai Laporan : Triwulan

a r i : Kantor Pusat

pada : Penggunaan Intern

AKHIR TAHUN	JUMLAH B.R.I UNIT DESA	JUMLAH REALISASI SELAMA SETAHUN				KUMULATIP REALISASI DARI AWAL PROGRAM		KUMULATIP TUNGGAKAN DARI AWAL PROGRAM		PROSENTASE TUNGGAKAN	
		Org	Rp	% Org	% Rp	Org	Rp	Org	Rp	Org	Rp
1	2	3	4	5	6	7	8	9	10	11	12
										(9 : 7)	(10 : 8)