

LAMPIRAN 1
FORMULIR APLIKASI KREDIT

FORMULIR APLIKASI KREDIT			
No.			
A DATA PERUSAHAAN			
1.	NAMA PERUSAHAAN		
2.	ALAMAT PERUSAHAAN		
	KODE POS		
	TELP	/ FAX	
	E-MAIL		
3.	NAMA DIREKSI		
	HP		
4.	PHOTO COPY KTP DIREKSI		
5.	ALAMAT NPWP (copy lampirkan)		
6.	NO NPWP (copy lampirkan)		
7.	COPY AKTA PERUSAHAAN		
8.	COPY SURAT IZIN USAHA PERUSAHAAN (SIUP)		
9.	COPY REKENING KORAN 3 BULAN TERAKHIR		
B DATA PROYEK			
1.	NAMA PROYEK		
2.	ALAMAT PROYEK		
3.	NAMA PROYEK MANAGER		
	TELP	HP	FAX
4.	ALAMAT PENAGIHAN		
	NAMA SALES	MENGETAHUI	CUSTOMER
	NAMA JELAS	SALES MANAGER	CREDIT MANAGER
			Nama jelas/Cap perusahaan
PENTING			
Apabila pembeli tidak dapat melengkapi persyaratan diatas, maka pembelian beton dengan disetujuicara KREDIT/NON CASH tidak dapat			

1. DATA PERUSAHAAN

Nama :
 Alamat :
 No. Telpn / Fax. :

Kontak Person & No Telp. /HP

1. Kepala Keuangan :
 2. Staf Keuangan :

2. DATA PROYEK

Nama Proyek :
 Alamat Proyek :
 No. Telpn / Fax. :
 Pemilik Proyek :
 Estimasi Total Nilai Beton :
 Jangka Waktu Pengecoran :

Kontak Person & No Telp. /HP

1. Kepala Proyek :
 2. Logistik :
 3. Keuangan Proyek :

3. PROSEDUR PEMBAYARAN

Jangka Waktu Pembayaran	Diajukan	Disetujui
Waktu Pembayaran		
Pembayaran Dengan		
Bank Garansi		
Uang Muka		
Nilai Kredit		

4. DOKUMEN YANG DILAMPIRKAN

1. Permohonan Kredit 3. NPWP & SKPPKP 5. Rekening Koran
 2. SIUP 4. Akte Perusahaan & KTP 6. Kontrak/PO/Memo

Dibuat Oleh

Disetujui Oleh

Sales

Sales & Marketing Manager

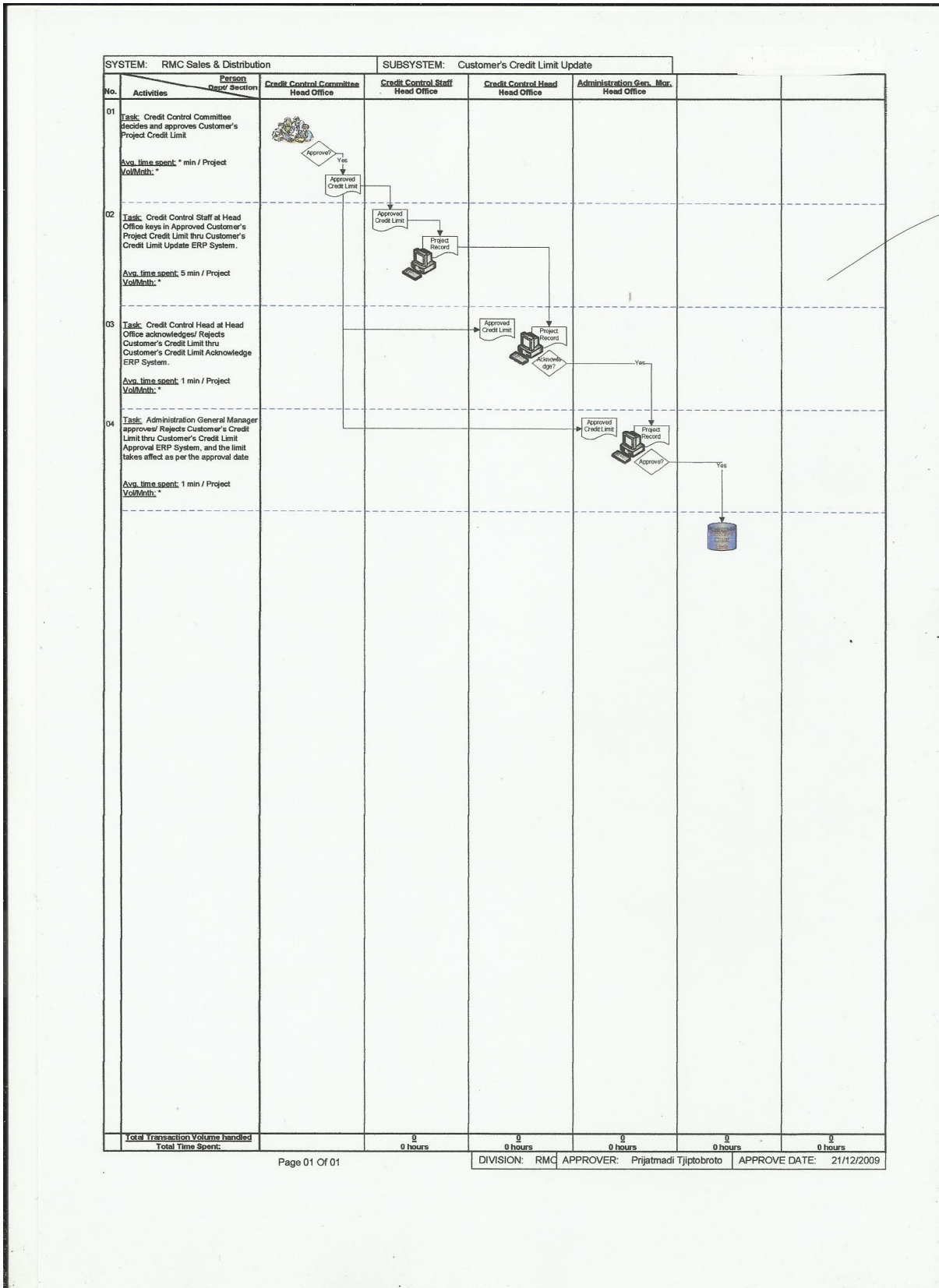
Credit Manager

LAMPIRAN 2
FORM CREDIT LIMIT

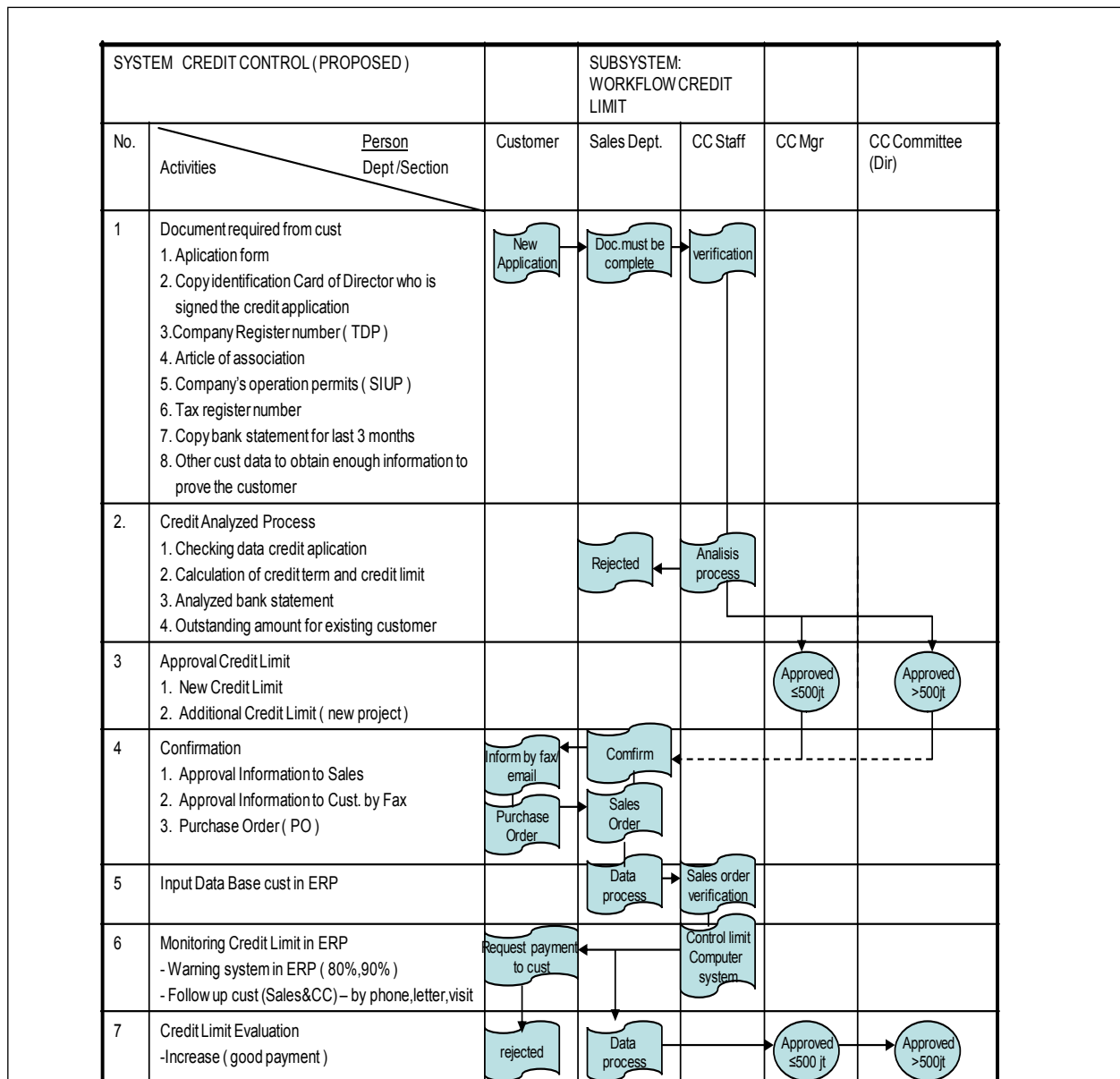
CREDIT LIMIT FORM			
Document No.	: 44		
Customer	: PT. XXX XXX		
Date of Issue	: 24-Jun-10	Project :	Perum Legenda Wisata
Sales	: ARIS		
Concrete Vol project 200 m ³ Price + 10% Rp600.000 Term Of Payment 14 days Invoicing 7 days Project duration 180			
Credit Limit :	$\frac{200}{180} \times 600000 \times 21 =$		Rp 14.000.000
Credit Control Department			:
Approver	Name	Position & Signature	Date
Requested by		Credit Officer	
Acknowledged by		Credit Manager	
Approved by		Finance Director	
Note :			<input type="checkbox"/> New <input type="checkbox"/> Enhancement
Customer Address <input type="checkbox"/>			
	Hp	Tel	
Director			
Finance			
Staf			

LAMPIRAN 3

FLOWCHART CREDIT LIMIT UPDATE



LAMPIRAN 4 SISTEM KONTROL KREDIT



LAMPIRAN 5

SUMMARY CREDIT CUSTOMERS

Summary Credit Customers

No	ID	Customer Name	Profitability	Assets	Credit Size	Payment Term	Age
1	42109	CTA	Rp642.075.651	Rp5.525.568.439	Rp800.000.000	14 days after delivery	10 years
2	27093	AHD	Rp2.150.187.500	Rp17.932.633.500	Rp850.000.000	30 days after delivery	19 years
3	47926	AAT	Rp2.782.376.054	Rp25.296.773.462	Rp4.000.000.000	30 days after delivery	48 years
4	28150	BNU	Rp541.656.470	Rp4.326.120.650	Rp1.500.000.000	14 days after delivery	8 years
5	36720	BNN	Rp4.569.472.583	Rp27.350.443.550	Rp500.000.000	14 days after delivery	31 years
6	10006	BIN	Rp541.958.330	Rp4.523.921.000	Rp1.200.000.000	14 days after delivery	21 years
7	48132	CHY	Rp76.172.799.900	Rp5.284.936.358.667	Rp8.000.000.000	30 days after delivery	40 years
8	3024	CIS	Rp1.020.493.620	Rp40.081.694.842	Rp1.500.000.000	30 days after delivery	37 years
9	26451	CPA	Rp411.697.777	Rp3.030.947.841	Rp700.000.000	14 days after delivery	22 years
10	44520	CPT	Rp71.190.774.283	Rp3.688.931.560.528	Rp5.000.000.000	30 days after delivery	29 years
11	1143	DST	Rp1.042.605.167	Rp10.013.213.896	Rp3.000.000.000	14 days after delivery	35 years
12	26418	DLA	Rp562.916.700	Rp3.409.083.808	Rp4.000.000.000	30 days after delivery	14 years
13	25668	DVI	Rp1.843.724.100	Rp31.740.938.750	Rp1.750.000.000	30 days after delivery	17 years
14	41964	HRO	Rp321.915.500	Rp2.000.362.000	Rp1.000.000.000	14 days after delivery	4 years
15	37777	HKA	Rp1.798.779.323	Rp10.741.255.000	Rp500.000.000	14 days after delivery	15 years
16	50	JY	Rp81.583.812.688	Rp1.506.154.937.998	Rp10.000.000.000	30 days after delivery	28 years
17	38111	LNE	Rp712.734.520	Rp4.603.346.000	Rp350.000.000	14 days after delivery	21 years
18	21495	MNA	Rp735.416.700	Rp5.201.193.581	Rp800.000.000	14 days after delivery	21 years
19	37904	PI	Rp6.030.910.551	Rp46.174.742.799	5.000.000.000	45 days after delivery	21 years
20	24354	PIA	Rp406.945.523	Rp5.940.491.841	Rp500.000.000	14 days after delivery	13 years
21	7300	PLU	Rp8.027.588.708	Rp46.167.004.811	Rp3.600.000.000	30 days after delivery	32 years
22	26852	SME	Rp1.101.338.750	Rp38.213.112.499	Rp1.000.000.000	14 days after delivery	25 years
23	49672	SRA	Rp53.433.083	Rp600.875.000	Rp300.000.000	14 days after delivery	13 years
24	28743	TTL	Rp52.030.426.029	Rp1.289.548.788.907	Rp5.000.000.000	30 days after delivery	23 years
25	50008	TTN	Rp175.400.500	Rp3.597.416.300	Rp150.000.000	14 days after delivery	5 years
26	36508	VKO	Rp1.447.572.000	Rp25.203.198.000	Rp400.000.000	14 days after delivery	15 years
27	47304	SBR	Rp1.361.861.153	Rp18.819.721.363	Rp300.000.000	14 days after delivery	42 years
28	26183	DT	Rp66.743.636.441	Rp1.494.791.050.488	Rp5.000.000.000	30 days after delivery	28 years
29	52211	IDM	Rp248.883.661	Rp2.250.000.000	Rp150.000.000	14 days after delivery	2 years
30	40745	BNS	Rp1.600.639.167	Rp25.008.033.364	Rp2.000.000.000	14 days after delivery	24 years
31	52435	SNR	Rp981.185.730	Rp35.001.935.226	Rp200.000.000	14 days after delivery	3 years
32	52670	TTL	Rp150.489.336	Rp2.062.772.200	Rp200.000.000	30 days after delivery	1 year
33	22464	WJY	Rp1.252.622.972	Rp19.037.371.272	Rp200.000.000	14 days after delivery	36 years
34	51864	CAE	Rp35.972.136	Rp188.731.400	Rp200.000.000	14 days after delivery	5 years
35	52213	PIM	Rp64.166.444	Rp520.098.750	Rp200.000.000	14 days after delivery	4 years
36	28082	AI	Rp58.048.667	Rp711.489.000	Rp200.000.000	14 days after delivery	9 years
37	3086	BLF	Rp3.500.564.800	Rp46.731.236.000	Rp2.000.000.000	14 days after delivery	36 years
38	6296	IDN	Rp6.769.085.874	Rp44.528.581.876	Rp400.000.000	30 days after delivery	25 years
39	37075	WRN	Rp7.067.759.965	Rp46.108.678.756	Rp4.000.000.000	30 days after delivery	23 years
40	16053	TIO	Rp282.085.833	Rp11.978.661.000	Rp10.000.000.000	30 days after delivery	9 years
41	12120	BNG	Rp444.583.288	Rp15.947.374.045	Rp1.500.000.000	30 days after delivery	16 years
42	16196	BNA	Rp554.427.500	Rp2.284.425.000	Rp500.000.000	14 days after delivery	14 years
43	29562	CTR	Rp1.487.999.875	Rp34.861.001.375	Rp500.000.000	45 days after delivery	19 years
44	35006	ETT	Rp241.091.670	Rp2.256.500.000	Rp2.000.000.000	45 days after delivery	5 years
45	34634	FMJ	Rp89.953.000	Rp1.009.865.657	Rp300.000.000	14 days after delivery	17 years
46	1235	FAK	Rp293.635.160	Rp13.508.864.246	Rp1.500.000.000	30 days after delivery	37 years
47	41200	GNA	Rp55.836.000	Rp568.546.000	Rp400.000.000	30 days after delivery	16 years
48	27199	GIT	Rp211.534.500	Rp750.278.247	Rp2.000.000.000	30 days after delivery	2 years
49	46990	HTM	Rp1.389.073.142	Rp17.585.105.382	Rp1.000.000.000	30 days after delivery	13 years
50	31358	IDN	Rp1.020.471.821	Rp21.439.173.941	Rp2.500.000.000	45 days after delivery	33 years
51	10416	ITA	Rp1.206.145.625	Rp14.374.153.710	Rp1.500.000.000	30 days after delivery	30 years
52	45927	JDS	Rp428.095.243	Rp15.397.173.413	Rp150.000.000	14 days after delivery	5 years
53	24978	KRA	Rp178.578.105	Rp725.078.111	Rp300.000.000	30 days after delivery	4 years
54	28344	KRI	Rp174.535.000	Rp2.784.793.619	Rp400.000.000	14 days after delivery	8 years
55	25591	KRB	Rp1.527.973.546	Rp33.757.377.486	Rp1.500.000.000	45 days after delivery	35 years
56	49498	MHN	Rp844.927.222	Rp16.493.710.880	Rp700.000.000	30 days after delivery	7 years
57	41703	MNN	Rp224.583.300	Rp3.227.000.800	Rp300.000.000	14 days after delivery	10 years
58	31804	MG	Rp32.204.500	Rp361.337.352	Rp600.000.000	14 days after delivery	9 years

59	35493	MKN	Rp307.630.730	Rp2.300.156.778	Rp800.000.000	14 days after delivery	16 years
60	46634	PTA	Rp1.049.503.535	Rp13.613.898.242	Rp500.000.000	14 days after delivery	14 years
61	29055	PIN	Rp353.827.465	Rp3.268.306.932	Rp2.000.000.000	14 days after delivery	38 years
62	2899	RKG	Rp243.702.583	Rp4.592.961.730	Rp800.000.000	30 days after delivery	18 years
63	12796	SMN	Rp47.667.000	Rp905.514.525	Rp300.000.000	30 days after delivery	4 years
64	47495	SME	Rp2.374.417.673	Rp53.164.166.212	Rp700.000.000	14 days after delivery	18 years
65	42663	RCN	Rp636.416.750	Rp4.000.166.493	Rp150.000.000	30 days after delivery	6 years
66	46613	TAA	Rp178.578.105	Rp4.488.200.000	Rp1.000.000.000	14 days after delivery	3 years
67	25519	TIU	Rp688.009.458	Rp9.859.055.150	Rp500.000.000	14 days after delivery	25 years
68	26544	AST	Rp1.356.575.000	Rp19.248.890.122	Rp7.500.000.000	30 days after delivery	15 years
69	52666	BNP	Rp215.659.479	Rp2.294.726.002	Rp400.000.000	14 days after delivery	4 years
70	30150	ASL	Rp42.231.676	Rp459.383.637	Rp300.000.000	30 days after delivery	14 years
71	21779	CTR	Rp505.080.250	Rp5.725.000.000	Rp1.500.000.000	30 days after delivery	22 years
72	4572	DAA	Rp1.445.458.266	Rp20.765.162.394	Rp650.000.000	14 days after delivery	39 years
73	18559	IDK	Rp25.852.500	Rp800.000.000	Rp800.000.000	14 days after delivery	14 years
74	41364	SMD	Rp35.006.425	Rp844.216.609	Rp150.000.000	30 days after delivery	5 years
75	25874	TTL	Rp2.874.540.521	Rp49.591.661.110	Rp500.000.000	14 days after delivery	14 years
76	42111	JTM	Rp14.160.743	Rp200.066.050	Rp200.000.000	14 days after delivery	6 years
77	41127	ITR	Rp40.750.475	Rp477.502.896	Rp1.500.000.000	14 days after delivery	21 years
78	590	MRN	Rp13.006.010.845	Rp158.092.041.759	Rp2.500.000.000	30 days after delivery	36 years
79	24609	PKB	Rp520.628.330	Rp12.647.384.413	Rp1.000.000.000	30 days after delivery	37 years
80	39392	PDM	Rp739.607.429	Rp33.552.417.000	Rp1.000.000.000	14 days after delivery	33 years

LAMPIRAN 6
DATA PENELITIAN

No.	Nama Cust	X1	X2	X3	X4	X5	Y
1	CTA	1,81	2,74	1,9	14	10	1
2	AHD	2,33	3,25	1,93	30	19	1
3	AAT	2,44	3,4	2,6	30	48	1
4	BNU	1,73	2,64	2,18	14	8	1
5	BNN	2,66	3,44	1,7	14	31	1
6	BIN	1,73	2,66	2,08	14	21	1
7	CHY	3,88	5,72	2,9	30	40	1
8	CIS	2,01	3,6	2,18	30	37	1
9	CPA	1,61	2,48	1,85	14	22	1
10	CPT	3,85	5,57	2,7	30	29	1
11	DST	2,02	3	2,48	14	35	1
12	DLA	1,75	2,53	2,6	30	14	1
13	DVI	2,27	3,5	2,24	30	17	1
14	HRO	1,51	2,3	2	14	4	1
15	HKA	2,25	3,03	1,7	14	15	1
16	JY	3,91	5,18	3	30	28	1
17	LNE	1,85	2,66	1,54	14	21	1
18	MNA	1,87	2,72	1,9	14	21	1
19	PI	2,78	3,66	2,7	45	21	1
20	PIA	1,61	2,77	1,7	14	13	1
21	PLU	2,9	3,66	2,56	30	32	1
22	SME	2,04	3,58	2	14	25	1
23	SRA	0,73	1,78	1,48	14	13	1
24	TTL	3,72	5,11	2,7	30	23	1
25	TTN	1,24	2,56	1,18	14	5	1
26	VKO	2,16	3,4	1,6	14	15	1
27	SBR	2,13	3,27	1,48	14	42	1
28	DT	3,82	5,17	2,7	30	28	1
29	IDM	1,4	2,35	1,18	14	2	1
30	BNS	2,2	3,4	2,3	14	24	1
31	SNR	1,99	3,54	1,3	14	3	1
32	TTL	1,18	2,31	1,3	30	1	1
33	WJY	2,1	3,28	1,3	14	36	1
34	CAE	0,56	1,28	1,3	14	5	1
35	PIM	0,81	1,72	1,3	14	4	1
36	AI	0,76	1,85	1,3	14	9	1
37	BLF	2,54	3,67	2,3	14	36	1
38	IDN	2,83	3,65	1,6	30	25	1
39	WRN	2,85	3,66	2,6	30	23	1
40	TIO	1,45	3,08	3	30	9	1
41	BNG	1,65	3,2	2,18	30	16	0
42	BNA	1,74	2,36	1,7	14	14	0
43	CTR	2,17	3,54	1,7	45	19	0
44	ETT	1,38	2,35	2,3	45	5	0
45	FMJ	0,95	2	1,48	14	17	0
46	FAK	1,47	3,13	2,18	30	37	0
47	GNA	0,75	1,75	1,6	30	16	0
48	GIT	1,33	1,88	2,3	30	2	0

49	HTM	2,14	3,25	2	30	13	0
50	IDN	2,01	3,33	2,4	45	33	0
51	ITA	2,08	3,16	2,18	30	30	0
52	JDS	1,63	3,19	1,18	14	5	0
53	KRA	1,25	1,86	1,48	30	4	0
54	KRI	1,24	2,44	1,6	14	8	0
55	KRB	0,95	3,53	2,18	45	35	0
56	MHN	1,93	3,22	1,85	30	7	0
57	MNN	1,35	2,51	1,48	14	10	0
58	MG	0,51	1,56	1,78	14	9	0
59	MKN	1,49	2,36	1,9	14	16	0
60	PTA	2,02	3,13	1,7	14	14	0
61	PIN	1,55	2,51	2,3	14	38	0
62	RKG	1,39	2,66	1,9	30	18	0
63	SMN	0,68	1,96	1,48	30	4	0
64	SME	2,38	3,73	1,85	14	18	0
65	RCN	1,8	2,6	1,18	30	6	0
66	TAA	1,25	2,65	2	14	3	0
67	TIU	1,84	2,99	1,7	14	25	0
68	TID	2,13	3,28	2,88	30	15	0
69	BNP	1,33	2,36	1,6	14	4	0
70	ASL	0,63	1,66	1,48	30	14	0
71	CTR	1,7	2,76	2,18	30	22	0
72	JS	2,16	3,32	1,81	14	39	0
73	IDK	0,41	1,9	1,9	14	14	0
74	AUE	0,54	1,93	1,18	30	5	0
75	OAI	2,46	3,7	1,7	14	14	0
76	JTM	0,15	1,3	1,3	14	6	0
77	ITR	0,61	1,68	2,18	14	21	0
78	MRN	3,11	4,2	2,4	30	36	0
79	PKB	1,72	3,1	2	30	37	0
80	PDM	1,87	3,53	2	14	33	0

LAMPIRAN 7
CORRELATION MATRIX

Correlation Matrix

	Constant	Profitabilitas_Pe rusahaan	Fim_Size	Credit_Size	Credit_Term	Umur_Perusah aan
Step 1 Constant	1,000	,547	-,659	-,509	-,084	,156
Profitabilitas_Perusahaan	,547	1,000	-,902	-,117	-,125	-,098
Fim_Size	-,659	-,902	1,000	,004	,044	-,097
Credit_Size	-,509	-,117	,004	1,000	-,415	-,275
Credit_Term	-,084	-,125	,044	-,415	1,000	,192
Umur_Perusahaan	,156	-,098	-,097	-,275	,192	1,000

