

LPPM UGM and Mandiri Sharia Bank Cooperate in Assisting and Funding SME's Loan

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Yogyakarta - Institute of Research and Community Service (LPPM) of UGM and Mandiri Sharia Bank cooperate in assisting micro, small and medium business players through training, assistance, promotion, market development, and capital funding. The signing of MoU was conducted by LPPM Head, Prof. Dr. Ir. Danang Parikesit, M.Sc., and Leadership of Mandiri Syaria Bank of Yogyakarta, Edi Dwi Effendi, at Sagan Resto on Monday evening (27/12). Also attending in the event were Head of Research Cooperation Development of LPPM, Ir. Ambar Pertiwiningrum, M.Si., Ph.D., Manager of SME Development of LPPM, Rahmawan Budiarto, S.T., M.T., and Head of Godean Branch Office of Mandiri Sharia, Diani Semi Artanti.

Danang Parikesit said that LPPM continuously attempts to develop and improve Small and Medium Enterprises through cooperation with government institutions, social institutions, and scheme of Corporate Social Responsibility (CSR), and funding with banking/ financial institutions. "The assistance and development for SMEs are conducted through various patterns; one of them is sharia system. From year to year, SMEs' interest in sharia is increasing," said Danang.

He added that SME assistance conducted by LPPM included three things, advanced skill in mastering technology, advanced skill in managing business and business capital assistance. "Our basis in developing SMEs is cooperating with many institutions," said Danang.

Danang gave examples of SME development programs that have the characteristics of community assistance are assistance given to palm sugar producers in Hargotirto Prosperous Village, Kulon Progo, cooperating with the Solidarity Group of Wives of Members of Indonesian Cabinet (SIKIB). Meanwhile, for commercial cooperation assistance, UGM researchers have provided early warning system that can be used in disaster vulnerable areas.

Danang added that for SME development programs, the LPPM always cooperates with many universities. The assistance program is expected to be made a model and applied in other universities. "We have already cooperated with 17 other universities from all over Indonesia," he said.

Edi Dwi Effendi welcomed the cooperation with LPPM in assisting SME businessmen in Yogyakarta. The cooperation can give optimum contribution for SME development. "This is a long term and

sustainable cooperation. The sharia system can benefit the community because we want to grow together with SME businessmen," he said.

He also informed that as much as 15.9 trillion from 22 trillion rupiah of fund managed by Mandiri Sharia Bank nationally has been allocated to fund SME loans. Especially in Yogyakarta, the total funding managed by the Bank to give loans for SME reaches 692 billion rupiah. "Of the total 1.5 trillion rupiah circulating, as much as 692 billion rupiah is managed by Mandiri Sharia Bank," Edi added.

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