

INTISARI

PT BPRS Bangun Drajat Warga (BDW) merupakan salah satu BPRS yang memiliki NPF lebih dari lima persen yang beralamat di Jalan Gedongkuning Selatan Nomor 131 Banguntapan Yogyakarta. Pada periode September 2016, NPF mencapai 11,57% dibandingkan dengan periode sebelumnya. Penelitian ini bertujuan untuk mengevaluasi efektivitas pelaksanaan Sistem Pengendalian Internal (SPI), pelaksanaan Standar Operasional Prosedur (SOP) dalam pemberian pembiayaan, mengidentifikasi terjadi pembiayaan macet, dan mengidentifikasi upaya-upaya yang dilakukan dalam meminimalkan risiko pembiayaan macet. Peneliti menggunakan teori COSO dan metode penelitian yang digunakan yaitu pendekatan kualitatif melalui wawancara dan dokumentasi.

Hasil penelitian ini menunjukkan bahwa pelaksanaan SPI dengan lima komponen COSO belum efektif; pelaksanaan SOP dalam pemeriksaan di lapangan yaitu analisis 5C terdiri dari *character, capacity, capital, collateral, condition of economy* tidak diterapkan secara keseluruhan; pembiayaan macet terjadi karena gagal bayar dan ketidakmampuan dalam melunasi pinjaman; dan upaya-upaya yang dilakukan dalam meminimalkan risiko tersebut yaitu dengan melakukan penjadwalan kembali, persyaratan kembali dan penataan kembali.

Kata kunci: sistem pengendalian internal, COSO, pembiayaan macet, prinsip kehati-hatian, BPRS BDW

Abstract

PT BPRS Bangun Drajat Warga (BDW) is one of the Shariah-based Rural Banks (peoples credit banks), it is located on Gedongkuning Selatan Street No. 131, Banguntapan, Yogyakarta. The bank has an NPF rate of more than five percent. In the period of September 2016, the NPF reached 11.57%, as compared to the rate in the previous period. This research aims to evaluate the effectiveness of the Internal Control System (SPI), the enactment of a Standard Operating Procedure (SOP) in delivering financing, the identification of an NPF, and to identify the efforts taken to minimize the risk of an NPF. The researcher uses the COSO theory and the research method used involves a qualitative approach by means of interviews and documentations.

The research results show that the adoption of SPI with the five components of COSO is not yet effective; the application of SOP during field inspection, that is, the 5C analysis which consists of character, capacity, capital, collateral, and condition of economy has not been performed thoroughly; A non performing financing is usually caused by failure of payment and inability to pay back the loan; and the efforts taken to minimize such a risk is by rescheduling, reconditioning, and restructuring.

Keywords: internal control system, COSO, non performing financing, the precautionary principle, BPRS BDW