

P R E F A C E

This modest thesis is presented by the writer as a fulfillment of partial requirement to obtain MBA degree at Indonusa Esa Unggul University (IEU), Jakarta with the title :

"FINANCIAL, MANAGEMENT AND MARKETING ASPECTS
SEEN FROM BANKING SIDE TO DEVELOP
SMALL SCALE BUSINESS"

The writer is interested to write this title because the small scale business, especially carried out by the local entrepreneur must obtain more attention from all sides. This is purposed to create Indonesian entrepreneurship. Because the writer has banking experience and education besides the business administration knowledge, it would inspire the writer to observe the problems faced by the small local business entrepreneur and analysing them to find solution of the main problems.

On this writing, the writer realizes that this thesis is not a perfect one and accept all opinion and positive criticals to develop the thesis as a better one.

Due to the accomplishment of this thesis, the writer would firstly thank the Mighty God who has given a good health and strength to execute the thesis. The writer would also like to say many thanks to Dean of MBA department, Mrs Indaryati Motik, and all lecturers, who have guided and taught from the beginning to the end. Especially for Mr Singgih and Mr Soetisna, as a thesis advisors, and all official personnels who has assisted the writer to accomplish the thesis.

From the place of observation, the writer would like to thank all persons from Bank Indonesia, Bank Bumi Daya, and other sources who can not be all mentioned. Unforgettable, Mrs Sri Hastuti as a Branch Director and Mr Noval Badilla as a Relationship Manager from BBD Jl. Soepomo Tebet, who have directly given the related informations.

Last but not least, the writer would like to thank the beloved family who has willingly helped until the final accomplishment of the thesis.

Jakarta, 15 April 1994

Writer,



(LASRINGA ALWINE SITOMPUL)