



PRESS RELEASE

BANK JATIM LAUNCHES THE UMI CREDIT

Mojokerto, September 17th, 2015 – As a follow up of the Government's efforts in empowering Micro and Small Enterprises doers (Pelaku Usaha Mikro dan Kecil/PUMK) to grow and develop continuously, the Government committed to providing convenience in the business licensing process with simpler methods, one of which is Micro Small Permit Card (Kredit Ijin Usaha Mikro Kecil).

In regard to this, **bankjatim** formally introduces products called SiUMI (Siklus Mikro Kecil) that coincides with the inauguration of Cement Fiber Board Factory KWSG in Mojokerto, Thursday (09/17/2015).

The event was also attended by Deputy Head of Business Development and Restructuring, Ministry of Cooperatives and SMEs Braman Setyo and East Java Deputy Governor Saifullah Yusuf.

The issuance of Small Micro Permit card will be applied to all regions in Indonesia in cooperation with various institutions, such as banks, provincial government, district / city. Especially for East Java region.

The Provincial Government has a policy to hold **bankjatim** as a banking partner who can facilitate the PUMK needs. As for the application in the field **bankjatim** will cooperate with the Government / Office of the Provincial / Municipal / District involved in getting prospective customers to be developed into businesses better.

" **bankjatim** SiUMI product is a multifunctional product. In addition to functioning as a business license for the micro and small businesses, SiUMI can also serve as an ATM card and can be used as access to capital for micro and small scale productive businesses through working capital loan or investment at **bankjatim**," said President Director **bankjatim**, R. Soeroso.

As known, the micro and small businessman is very difficult to get access to capital from banks because it is still constrained on the legality of the business, but on the side of their business, it is very feasible. Under the conditions, the impact of micro and small businesses can not compete and develop their business into bigger.

With the policy from the central government to district level, in the commitment to empowering micro and small businesses in the ease of making a business license card, it is then expected to increase their competitiveness in to face of the Asean Economic Community (AEC).

Soeroso said SMEs are the driving force of the regional economy. Therefore, further efforts are needed from all parties to empower the better segmentation.

"As one of the banks that with the vision and mission of advancing the region's economy, **bankjatim** has a moral obligation to facilitate and support the government's program either by issuing SiUMI product to help the micro and small business in obtaining a business license and be able to support transactions, deposit funds or credit (access to banking services) others," Soeroso said.

It is expected that the appointment of **bankjatim** as bank organizers that issue micro businesses permit cards to the area of East Java, and fully supported by all levels of government from central government, the Office of the Provincial / City / County program SiUMI is able to bring micro and small enterprises perpetrators in Java East turn competitive and to be an own-host in its own country in the MEA at the end of 2015.

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