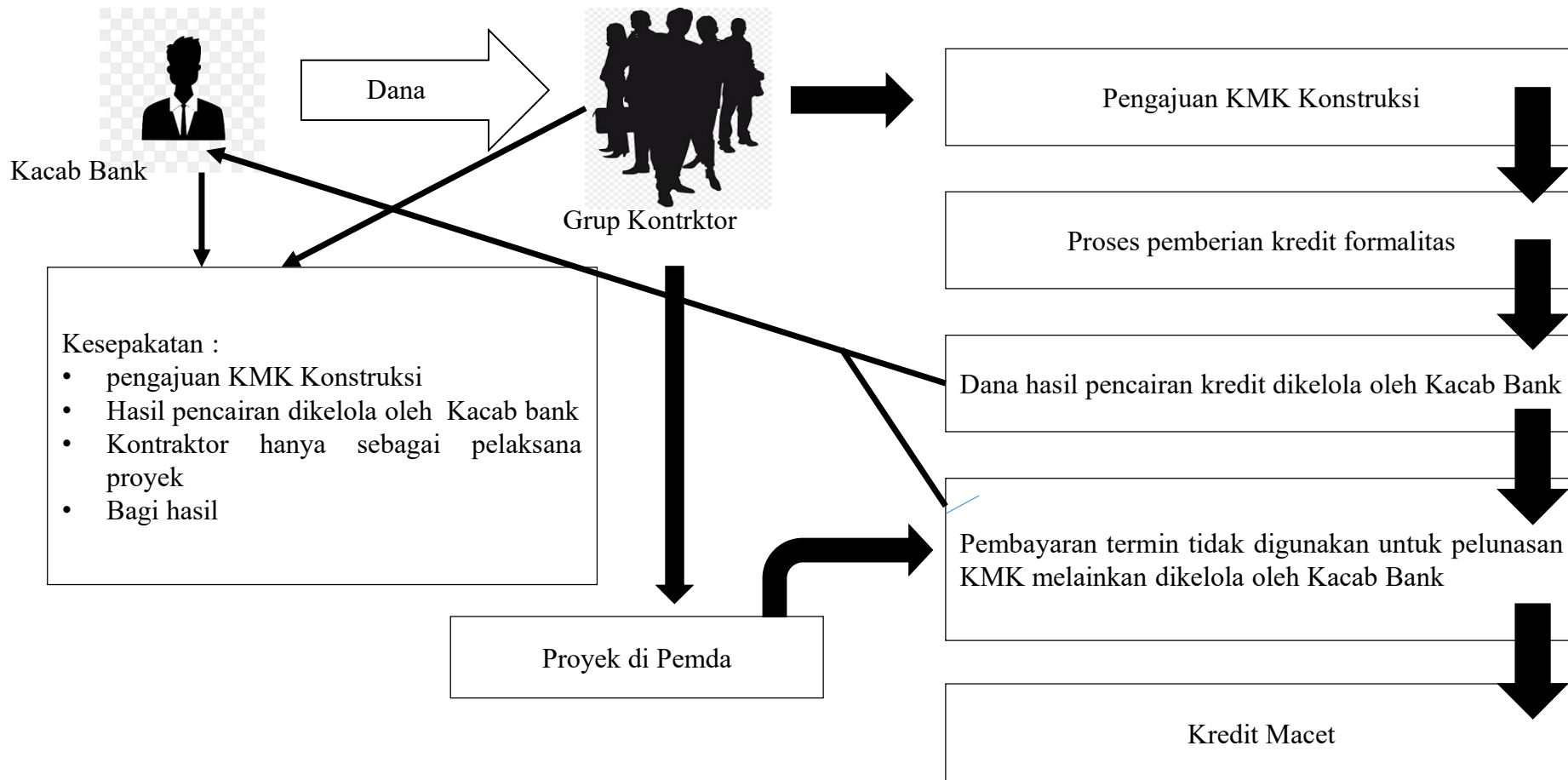
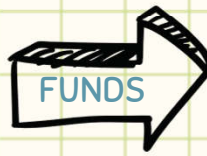


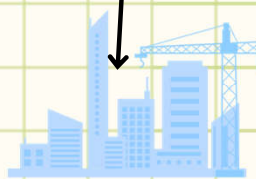
Hasil pencairan KMK dikelola oleh oknum pejabat bank



THE PROCEEDS OF THE KMK
DISBURSEMENT ARE PROCESSED BY
BANK OFFICIALS



- Agreement:
- Submission of KMK Construction
 - Disbursement Managed by The Bank Branch Manager
 - The Contractor Only Acts as The Project Executor
 - Profit-Sharing



Local
Government
Project

Submission of KMK Cosntruction

The Formal Process of Granting
Credit

The Fund From The Credit Disbursement Are
Managed by The Bank Branch Manager

The Progress Payments Are Not Used For KMK
Repayment But Are Managed by The Bank
Branch Manager

Bad Loan