

INTERNSHIP WORK RESULTS REPORT

PT. PEGADAIAN (PERSERO)

KENDARI BRANCH OFFICE



BY :

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ACCOUNTING MAJOR

FACULTY OF ECONOMICS AND BUSINESS

HALU OLEO UNIVERSITY

2023

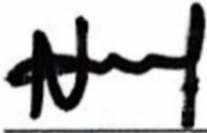
VALIDITY SHEET

TITLE : Internship Work Report on PT. Pegadaian (Persero)
Kendari Branch Office
INTERNSHIP GUIDE : Nani Febriyanty Rasyid
EXECUTOR'S NAME : Audi Aulia
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ORIGIN OF THE INSTANCE : Halu Oleo University

Approved by:

Internship Supervisor

Pembimbing Magang



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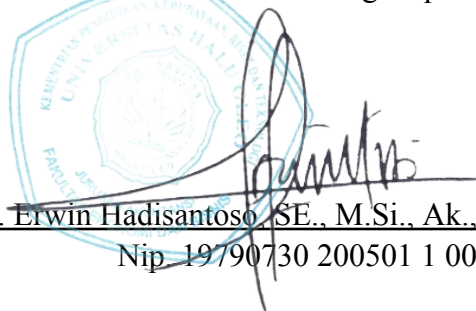
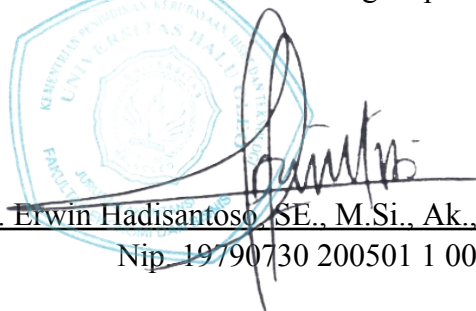


Pegadaian

Syamsul Tasman, SE.
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Know,

Head of the Accounting Department



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CHAPTER I

INTRODUCTION

1.1 Background

In the era of globalization and information, HR's ability to master science and technology (IPTEK) is not only a need, but has become a necessity. If the Indonesian people want to play a role in global competition, it is appropriate for the Indonesian people to respond to this condition with programs that are oriented towards accelerating the improvement of the quality of education or the quality of Indonesian human resources. One of the things that must be prepared for the need for professional staff is to develop student potential because students are the nation's next generation who will lead and advance the Indonesian nation to become a developed nation. Therefore,

Reality on the ground often indicates that college graduates (*fresh graduate*) have not been able to optimally apply the knowledge that has been obtained into the working world. This is because there is a gap between the theory obtained and the more complex reality in the field.

Internship Lecture Activities are student learning activities carried out in government and community environments to apply the knowledge they have and are designed to provide practical experience to students in using theoretical applications into practical field work. Apart from that, this KKM activity is a learning medium in developing students' soft skills with practical experience in the field.

Halu Oleo University is aware of the great connection between the campus world and the world of business/industry which is an interrelated chain. The implementation of this KKM is a model to bring closer the connection and equivalence between knowledge in lectures and the needs of employment.

1.2 Internship Goals

The objectives to be achieved in this Internship College activity are as follows:

1. Introducing and preparing students to face the world of work.
2. Improving students' ability to understand the knowledge, especially Accounting Science, that has been studied during lectures and applying it in the world of work.
3. Increase students' understanding of the world of work.
4. Improve student soft skills, such as communication skills, increase self-confidence, and improve student attitudes and behavior.

1.3 Benefits of Internship

The benefits to be achieved in this Internship Work Study activity are as follows:

1. Students are able to recognize, understand and analyze environmental conditions in the world of work/industrial world.
2. Students have an understanding of applications, especially accounting knowledge, in the world of work.
3. Students have communication skills and have self-confidence in their attitudes and behavior.
4. Students have the ability to work in a group or team.

1.4 Apprenticeship place

The places where the Internship Lectures are held are as follows:

Name of Internship Place: PT. Pegadaian (Persero) Kendari Branch Office

Company Address: Jl. Major General Sutoyo No.96, Kendari City 93121

Email: cpp.kendari@pegadaian.co.id

1.5 Internship Time Schedule

The duration of the Internship Study Program lasts for 1 month/30 days, starting from July 10 2023 to August 10 2023.

Working hours applied by PT. Pegadaian (Persero) Kendari Branch Office is:

PT. Working Hours Pegadaian (Persero) Kendari Branch Office

Day	Operational hour
Monday	08.00 – 15.00

Tuesday	08.00 – 15.00
Wednesday	08.00 – 15.00
Thursday	08.00 – 15.00
Friday	08.00 – 15.00
Saturday	08.00 – 12.00

CHAPTER II

OVERVIEW OF INTERNSHIP COLLEGE PLACES

2.1 General History of Company Development

PT Pegadaian (Persero) is a state-owned institution which operates in the field of credit services based on pawning law. According to the Civil Code Article 1150, a pawn is a right obtained by a person who has a receivable for a movable item. The movable property is handed over to the person who has the debt by the person who has the debt or by another person on behalf of the person who has the debt. The person who owes the debt gives the power to the person receivable to use the movable property that has been handed over to pay off the debt if the party who owes the debt cannot fulfill its obligations when they are due. History of its existence, Pegadaian was founded by the Dutch East Indies government, marked by the establishment of the Sukabumi Branch of Pegadaian.

1. Pawn shops during the VOC era (1745-1811)

The history of pawnshops began when the Dutch Government (VOC) established Bank van Leening, a financial institution that provided credit using a pawn system. This institution was first established in Batavia on August 20, 1746.

2. Pawnshops during the British colonial period (1811-1816)

When the British took over control of Indonesia from the Dutch (1811-1816), the government-owned Bank Van Leening was disbanded, and people were given the freedom to set up pawnshop businesses as long as they obtained a license from the local regional government ("licentie stelsel"). However, this method had the negative impact of the license holder carrying out loan sharking or loan sharking practices which were felt to be less profitable for the ruling government (Britain). Therefore, the "licentie stelsel" method was changed to "pacth stelsel", namely that the establishment of a pawnshop was given to the public who were able to pay high taxes to the local government.

3. Pawn shops during the Dutch East Indies (1816-1942)

When the Dutch came back to power, the stelsel patch was maintained and had the same impact. It turns out that rights holders commit many irregularities in running their business. Furthermore, the Dutch East Indies government implemented what is called "cultuur stelsel" where in a study of pawnshops the suggestion put forward was that pawnshop activities should be handled by the government itself in order to provide greater protection and benefits for the community. Based on the results of this research, the Dutch East Indies government issued Staatsblad No. 131 dated 12 March 1901 which stipulates that the pawnshop business is a government monopoly and on 1 April 1901 the first state pawnshop was established in Sukabumi, West Java. Furthermore, every April 1 is celebrated as Pegadaian's birthday.

4. Pawnshops during the Japanese era (1942-1945)

During the Japanese occupation, the Jawatan Pegadaian head office building, located on Jalan Kramat Raya 162, Jakarta, was used as a place for prisoners of war and the head office of the Jawatan Pegadaian was moved to Jalan Kramat Raya 132. Not many changes occurred during the Japanese administration, both in terms of policy and organizational structure. Pawnshop Department. The Pegadaian Bureau in Japanese is called 'Sitji Eigeikyuku', the Head of the Pegadaian Bureau is held by a Japanese named Ohno-San with a native representative named M. Saubari.

5. Pawn shops after independence

In the early days of the Republic of Indonesia's government, the Pegadaian Bureau office moved to Karanganyar, Kebumen because the war situation was getting hotter. Dutch Military Aggression II forced the Pegadaian office to be moved again to Magelang. After the war for independence, the Pegadaian office returned to Jakarta and Pegadaian was managed by the Government of the Republic of

Indonesia. During this period, Pegadaian has changed its status several times, namely as a State Company (PN) since January 1 1961, then based on Government Regulation No.7/1969 it became a Bureau Company (Perjan), and then based on Government Regulation No.10/1990 (which was updated with Government Regulation No. 103/2000) changed again to a Public Company (Perum). Then in 2011,

Pawnshops as financial institutions are not permitted to collect funds directly from the public in the form of, for example, current accounts and deposits. To meet its funding needs, Pegadaian has the following funding sources:

- a. Own capital owned by PT Pegadaian (Persero) consists of state assets outside the APBN and retained earnings (accumulated profits since PT Pegadaian was founded during the Dutch East Indies).
- b. Capital participation from the government
- c. Short term loans from banks.
- d. Long-term loans originating from Bank Indonesia's soft credit
- e. From the public through the issuance of bonds.

Any funds used in loan funding activities for customers must be obtained from sources that are truly free from usury. In this case, all Pegadaian activities, including funds distributed to customers, come purely from its own capital and also from third party funds that can be accounted for.

2.2 Company Location

The location of the company greatly influences the running of the company, seen from whether or not the location of the pawnshop is easy for customers to reach. When choosing a company location, it must be based on careful considerations and calculations so that it can bring long-term benefits. Selecting the location for PT Pegadaian (Persero) Kendari Branch Office itself is located on Jl. Mayjen Sutoyo No.96, Kendari City 93121. There are several Branch Pegadaian Units (UPC) which are under the auspices of PT. Pegadaian (Persero) Kendari Branch Office includes:

NO.	CP/UPC NAME
1	CP KENDARI
2	UPC CADDI
3	CENTRAL UPC
4	FISH MARKET UPC
5	UPC WAWONII
6	WANCI UPC

2.3 Form a Business Entity

Pegadaian is a state-owned company whose core business is in the field of credit distribution services to the community on the basis of pawn law. Pegadaian continues to strive to assist the government in increasing state income while improving community welfare through the distribution of loans, especially for the middle to lower economic groups. In 2012, the number of Pegadaian customers was recorded at approx. -approximately 27.5 million people. Around 95 percent of Pegadaian customers are middle to lower class people. Since it was first established and provided services, Pegadaian has changed its legal entity status several times after the war of independence, namely as a State Company (PN) since January 1 1961, then based on PP.No. 7/1969 became a Bureau Company (PERJAN). Furthermore, based on PP. No.10/1990 (which was updated with PP.No. 103/2000) changed again to become a Public Company (PERUM). Then based on PP No. 51/2011 dated 13 December 2011, the legal entity form of Pegadaian changed again to become a Limited Liability Company (Persero). The change in status was officially implemented on April 1 2012 in front of a notary, Nanda Fauziwan SH MKn, which was then ratified by the Minister of Law and Human Rights as a legal entity on April 4 2012.

This step in changing the status of Perum Pegadaian to become a Persero is part of efforts to organize or restructure BUMN as planned in the 2010-2014 BUMN Masterplan. After being restructured into a Persero, the government also plans to make Pegadaian a Public Liability Company (Tbk) by selling some of its shares to the public.

through a privatization program. It is feared that this restructuring policy towards privatization will result in a shift in the function and role of Pegadaian in providing services to the lower middle class. This is because Perum is not the same as Limited Liability Companies and Public Limited Liability Companies. Perum tends to focus on community service while Persero or Public Company is more focused on making a profit. This research aims to find out whether the change in the status of Pegadaian's legal entity from Perum to Perseroakan has an impact on increasing credit distribution to the lower middle class community, to find out what obstacles PT. Pegadaian (Persero) faces in terms of credit distribution to help improve the economy of the middle class community downwards, and to find out PT Pegadaian (Persero)'s efforts to overcome these obstacles. The method used in this research is normative juridical or doctrinal research. Pegadaian (Persero) in terms of lending to help improve the economy of the lower middle class, and to find out PT Pegadaian (Persero)'s efforts to overcome these obstacles. The method used in this research is normative juridical or doctrinal research. Pegadaian (Persero) in terms of lending to help improve the economy of the lower middle class, and to find out PT Pegadaian (Persero)'s efforts to overcome these obstacles. The method used in this research is normative juridical or doctrinal research.

The results of the research show that after changing its legal entity status from Perum to PT (Persero), Pegadaian did not encounter any obstacles in terms of service to the lower middle economic community. Perum Pegadaian's commitment, goals, vision and mission to help the lower middle class community are still firmly adhered to by PT Pegadaian (Persero). Until now, Pegadaian is still one of the state-owned companies that carries out the mission of public service obligation (PSO/public benefit function). Concerns regarding the focus or nature of profit seeking in the PT (Persero) legal entity structure which is identical to privately owned PTs will trigger price increases. service to the lower middle class was not proven. After obtaining PT (Persero) status, capital rental service rates or interest and administration fees at Pegadaian did not increase. On the contrary, the tariff actually decreased compared to the tariff before the change in legal entity status. This condition was further strengthened by the cancellation of the privatization of PT Pegadaian (Persero) by the government, one of the reasons for which was because Pegadaian was dedicated to the small people. The government does not want

Pegadaian to become profit oriented so that it no longer prioritizes the needs of the lower middle class.

2.4 Company Logo



On April 1 2013, its 112th birthday, Pegadaian launched a new, more dynamic and modern logo. Pegadaian's new logo still maintains the old symbol, namely the scale. However, the difference is that this new logo displays a symbol of three circles that intersect each other. The new logo tells the story of Pegadaian's journey as an institution from its founding history, development to transformation into a financial solution that adheres to the values of collaboration, transparency and trust. The symbol of three intersecting circles represents the three main services, namely, Pawn and Micro Financing, Gold and Various Services. The scale symbol represents justice and honesty.

Almost the same as the old logo, green is still the main choice, the difference is that the new logo uses a more varied green color. The green color symbolizes shade, always growing, protecting and helping the community. This new logo displays a combination of uppercase letters at the beginning and lowercase letters. Compared to the old logo, this time the typography gives a lighter impression, in line with its meaning, namely, humble, sincere and friendly in serving. The tagline "Solving Problems Without Problems" which has been popular in the community is still maintained.

2.5 Vision and mission of the company

Vision and Mission of PT. Pegadaian (Persero) is as follows:

Vision	Becoming The Most Valuable Financial Company in Indonesia and the Community's First Choice Financial Inclusion Agent.
Mission	<ol style="list-style-type: none"> 1. Providing Optimal Benefits and Finance for all Stackholders by developing core business. 2. Expanding the reach of MSME services through Ultra Micro synergy to increase the value proposition to customers and Stackholders. 3. Providing Service Excellence with customer focus through: <ul style="list-style-type: none"> - Business processes are simpler and digital - Reliable and up-to-date information technology - Robust risk management practices - Professional human resources with a culture of good performance.

2.6 Company Motto

The Motto of PT. Pegadaian (Persero) is "Solving Problems Without Problems". This means that through this motto, the impression is deliberately created that, at some point in life, anyone will face problems. Apart from that, through this motto, the impression is created that the presence of pawnshops is not merely commercial in nature, but rather wants to help people solve problems easily, precisely, and not give rise to new problems.

Through this promotion, it is hoped that anyone who comes to the pawnshop office will not appear inferior, and have their self-esteem or prestige disturbed, but will be someone who will solve the problem appropriately. The promotion in question is delivered through various media, both electronic and print. The result is not only introducing the pawnshop product itself, but also educating or at least reminding the public that when someone solves a problem, they should not give rise to new problems.

2.7 Organizational structure

The organizational structure of PT. Pegadaian (Persero) Kendari Branch is as follows:

- Branch Leader: Syamsul Tasman, SE.
- Non Pawn Manager: Muh. Amirullah, SH.
- Appraiser: Rosmiati Kohondi
- Collateral Manager: Sri Ekayanti
- Cashier I: Nani Febriyanty
- Cashier II: Rita

Description of PT Organizational Structure. Pegadaian (Persero) Kendari Branch Office:

1. Branch Leader

Has the function of planning, coordinating, organizing and controlling operational, administrative and financial activities of branch offices and Branch Service Units (UPC) in accordance with their authority.

2. UPC Manager

Has the function of planning, coordinating, organizing and controlling the operational, administrative and financial activities of the UPC office.

3. The appraiser is tasked with assessing the collateral to determine the quality and value of the goods in accordance with applicable regulations in order to realize a fair determination of loan money and a good image of the company.

4. The cashier is tasked with making receipts and payments in accordance with applicable regulations for the smooth implementation of branch office operations.

5. The Collateral Manager functions as a warehouse and storage officer for collateral. In this case, the collateral manager has the task of carrying out the receipt, storage, maintenance, release and inspection of collateral in accordance with applicable

- regulations in the context of order and security as well as the integrity of the collateral.
6. Security is tasked with implementing and controlling order and security at Branch Offices and UPC.
 7. Cleaning (Cleaning Service) is responsible for maintaining cleanliness and tidiness in the Office.

2.8 General Activities (Products and Services)

The products and services available at PT. Pegadaian (Persero) Kendari Branch is as follows:

1. KCA (Fast Safe Credit)

KCA is credit with a pawn system that is given to all groups of customers, both for consumptive and productive needs. KCA is a trusted solution for getting loans easily, quickly and safely. To get credit, customers only need to bring collateral in the form of gold jewelry, gold bars, cars, motorbikes, laptops, cellphones and other electronic goods.

Advantages, namely:

- KCA services are available in more than 4400 Pegadaian outlets throughout Indonesia.
- The application procedure is very easy. Prospective customers or debtors only need to bring collateral in the form of gold jewelry and other valuable items to the Pegadaian outlet.
- The loan process is very fast, it only takes 15 minutes.
- Loans start from Rp. 50,000,- up to Rp. 500,000,000,- or more.
- The maximum loan period is 4 months or 120 days and can be extended by paying capital rent alone or paying part of the loan in installments.
- Repayment can be made at any time.
- No need to open an account. with capital rental calculations during the loan period
- Customers receive loans in cash.

Requirements, namely:

- Photocopy of KTP or other official identification
- Hand over collateral
- For motorized vehicles, bring original BPKB and STNK
- Customer signs a Credit Proof Letter (SBK)

2. CRASIDA

Krasida is a monthly installment given to Micro, Small and Medium Enterprises (MSMEs) for business development using a pawn system. KRASIDA is a trusted solution for getting fast, easy and cheap credit facilities. Collateral in the form of gold jewelry and motor vehicles.

Advantages, namely:

- The application procedure is very easy, prospective customers or debtors only need to bring gold or car collateral.
- Loans start from IDR 1,000,000,- to IDR 250,000,000,-.
- Loans can reach 95% of the estimated value of the collateral.
- Capital rental is relatively cheap with fixed monthly installments.
- Flexible loan term. With a choice of terms of 6, 12, 24, 36 months.
- Repayment can be made at any time by providing a discount for capital rental.

Requirements, namely:

- Photocopy of KTP and family card
- Submit valid documents
- Hand over collateral in the form of gold jewelry or motor vehicles
- For collateral in the form of a motor vehicle, be accompanied by ownership documents (original BPKB, photocopy of STNK and Purchase Invoice).

3. CREATION

Kreasi is credit with monthly installments given to small and medium enterprises (UKM) for business development using a fiduciary system. The Fiduciary system means that the collateral for the loan is sufficient with BPKB so that the vehicle can still be used for business. KREASI is a trusted solution for getting fast, easy and cheap credit facilities.

Advantages, namely:

- The credit application procedure is very fast and easy. Sufficient collateral is the motor vehicle BPKB.
- Loans start from IDR 1,000,000 to IDR 200,000,000
- The credit process only takes 3 days, and funds can be disbursed immediately
- Capital rental (loan interest) is relatively cheap with fixed monthly installments
- Flexible loan term. With a choice of time periods of 12,18,24,36 months
- Repayment can be made at any time by providing a discount for capital rental
- KREASI can be obtained at all Pegadaian outlets in Indonesia

Requirements, namely:

- Have a business that meets the eligibility criteria and has been running for 1 (one) year
- Photocopy of KTP, Family Card, and Marriage Certificate (if married)
- Submit valid documents
- Submit motor vehicle ownership documents (original BPKB, photocopy of STNK and Purchase Invoice).

4. TRUST

AMANAHA financing from Pegadaian Syariah is sharia-based financing for civil servants and private employees to own a motorbike or car in installments.

Advantages, namely:

- AMANAHA services are available at Pegadaian Syariah outlets throughout Indonesia.

- The application procedure is fast and easy.
- Affordable down payment.
- Cheap administration fees and fixed installments.
- Financing terms start from 12 months to 60 months.
- Transactions comply with sharia principles that are fair and reassuring.

Requirements, namely:

- Permanent employees of a government/private agency have worked for a minimum of 2 years.
- Attach completeness:
 - Photocopy of KTP (husband/wife)
 - Photocopy of Family Card
 - Photocopy of decree of appointment as employee/permanent employee
 - Direct superior recommendation
 - Salary slips for the last 2 months
- Fill out and sign the AMANAH application form
- Pay the agreed down payment (minimum 20%)
- Sign the AMANAH agreement

5. GLORIOUS

MULIA is a gold bullion sales service to the public in cash or installments with an easy process and flexible time periods. MULIA can be a safe alternative investment choice to fulfill future needs, such as performing the Hajj pilgrimage, preparing for children's education costs, having a dream home and a private vehicle.

Advantages, namely:

- Easy process with professional service.
- A safe investment alternative to maintain an asset portfolio.
- As an asset, gold bullion is very liquid to meet urgent funding needs.

- There is a choice of gold bars with weights ranging from 5 grams to 1 kilogram.
- Gold bullion can be owned by cash purchase, installments, collective (group) or social gathering.
- Down payments start from 10% to 90% of the value of the precious metal.
- The installment period starts from 3 months to 36 months.

Requirements, namely:

- To purchase in cash, customers simply come to the Pegadaian Outlet (Gallery 24) and pay the value of the Precious Metals to be purchased
- For installment purchases, customers can determine the installment payment pattern according to their wishes (see table below).

Precious Metals Financing

	General	Collective	Lottery club
Precious metal	MULIA metal stamped by ANTAM, UBS or Pegadaian	Each member is free to choose precious metals stamped by Antam, UBS or Pegadaian	MULIA metal stamped by Antam or Pegadaian
Time period	3/6/12/18/24/36 months	Each member is free to choose 3/6/12/18/24/36 months, min. 6 people	In accordance with the minimum number of members 6, max. 36 people
Minimum Down Payment	15%	10%	10% and 15%
LM Retrieval	After it's paid off	After paying off each member	One piece per month, for UM 10% starts after the 2nd installment, for UM 15% starts after the 1st installment

	General	Collective	Lottery club
Financing Agreement	One contract	One contract per member	One contract
Administrative costs	Rp. 50,000,-	Rp. 50,000,- per member	Rp. 50,000,-

6. SAVINGS

Gold Savings is a gold buying and selling service with deposit facilities at affordable prices. This service makes it easy for people to invest in gold.

Advantages, namely:

- Gold Savings Pawnshop is available at Branch Offices throughout Indonesia (temporarily only available at Piloting Branch Offices).
- Purchase gold at affordable prices (starting from 0.01 gram weight).
- Professional attendant service.
- A safe investment alternative to maintain an asset portfolio.
- Easy and fast disbursement to meet your funding needs.
- Top up your Gold Savings balance can be done online via banking channels.

7. REMITTANCE

Pegadaian Remittance is a service for sending and receiving money from within and outside the country at competitive rates, in collaboration with several national and international remittances such as Western Union, Telkom Delima, BNI Smart Remittance, and Mandiri Remittance. Pegadaian Remittance is a trusted solution for sending and receiving money anytime and anywhere instantly, quickly and safely.

Advantages, namely:

- Pegadaian Remittance services are available at Pegadaian branch offices throughout Indonesia.
- Trusted transaction security, only paid to the intended person.

- Competitive shipping costs.
 - The procedure is very easy. The recipient of the money does not have to have a bank account
 - No need to have a bank account.
- Requirements, namely:

Requirements for customers SENDING money through Pegadaian:

- Fill out and complete the money transfer form.
- Bring an ID card (KTP/SIM/PASPORT).

Conditions for customers RECEIVING money through Pegadaian:

- Fill out and complete the money receipt form.
- Bring your Remittance Control Number, PIN, Transfer Code, or MTCN.
- Bring an ID card (KTP/SIM/PASPORT)

8. MPO (Multi Payment Online)

MPO serves payments for various bills such as electricity, telephone/cellphone credit, drinking water, purchasing train tickets, and so on online. MPO service is a fast payment solution that makes it easy for customers to make transactions without having to have an account at a bank.

Advantages, namely:

- LMPO services are available at Pegadaian Outlets throughout Indonesia.
- Payments are made in real time, thus providing certainty and comfort in transactions.
- Competitive administration fees.
- Apart from being able to pay bills in cash, you can also synergize with gold pawning.
- To pay bills by pawning gold, the value of the pawning proceeds will be deducted to pay the account. The entire process is carried out at one service counter.
- Each customer can make payments for more than one bill.
- The procedure is very easy. Customers do not have to have an account at the bank

Requirements, namely:

- Customers simply have to come to Pegadaian outlets throughout Indonesia
- Bring and hand over customer numbers for electricity bills, telephone, cell phone credit, PDAM, train tickets, and so on.

9. SHARIA KUR

Pegadaian KUR Syariah is a loan facility to Rahin (Customers) who have productive businesses to develop their business within a certain period of time based on the Rahn (Syariah Pawn) agreement.

Requirements, namely:

- Photocopy of Electronic KTP
- Photocopy of Family Card
- Photocopy of Marriage Certificate for prospective customers who are already married
- Domicile Certificate if the residence address is different from the KTP
- Have a permanent residence as proven by PBB, SHM/SHGB, or other documents
- Photocopy of Business Identification Number (NIB) or Business License Certificate (IUMK), SIUP obtained from authorized officials
- Photocopy of electricity/water/telephone bill

Submission, namely:

- Customers fill out the application form
- Submit required documents
- Survey by officers from Pegadaian
- Sign the contract
- Rahin (Customer) received KUR disbursement
- Customers pay installments every month according to the due date

Terms and Conditions :

- Have a minimum age of 17 years and a maximum age of 65 years at the time the contract expires
- Have a legitimate business in accordance with applicable laws and regulations

- Prospective Rahin (Customers) are not currently receiving Government Program financing facilities and/or productive financing from other financial institutions

10. HAJJ ARRUM

The Hajj Financing Pegadaian is a financing service for obtaining portions of the Hajj according to sharia with gold collateral or Gold Savings and the process is easy and safe.

Advantages, namely:

- Obtain Hajj savings which can be used directly to obtain a Hajj portion number
- Certainty of Portion Number.
- Gold and Hajj documents are safely stored at Pegadaian
- Affordable collateral maintenance costs
- Gold collateral can be used to pay off Haj expenses when it is paid off

Requirements, namely:

- Gold Savings Guarantee worth 3.5 grams or Gold Bars (LM)/gold jewelry with a minimum estimated value of IDR. 1.9 million-
- Photocopy of ID card
- Photocopy of Family Card
- 3X4 passport photo
- Certificate of domicile

CHAPTER III

IMPLEMENTATION OF INTERNSHIP COLLEGE

3.1 Work Implementation

The Internship Work Lecture (KKM) was held at PT Pegadaian (Persero) Kendari branch which was implemented and started from July 10 2023 to August 10 2023. In implementing the Internship Work Lecture (KKM), students were placed in the office and field.

The description of the activities carried out during the Internship Work Course (KKM) is as follows:

1. Helping Customers Complete the Pawn Form

When a customer comes to make a pawn transaction, the customer is usually asked to fill in their identity on the form that has been prepared. You will also be asked for supporting documents such as KTP or other identity cards. Apart from that, it makes it easier to find difference between customers, because in this case several customers have the same name and date of birth, it is necessary to add the columns "Birth Mother's Name" and "Mobile Number".

2. Recording Daily Cash In and Cash Out

When office operational activities start at 08:00, a cashier will receive a certain amount of cash which will be used during transactions within 1 day. Here we have to record how much cash was spent that morning. Then, after closing operations at 15:30, the cashier will also record the cash that will be deposited back.

3. Record the SBG Usage Book

During operational hours, when a customer makes a KCA Gadai transaction. Then an appraiser will issue a letter which is commonly known as SBG (Letter of Pawn Proof). When using this letter, every day we must record how much has been used during 1 day of office operations.

SBG is an agreement documented in writing as proof of agreement between both parties regarding the rights and obligations in this agreement. In the pledge letter, penalties and compensation are usually stated if either party violates the law.

4. Record SBG Loss Letter

Record the customer's lost Pawn Proof Letter (SBG) in the loss letter ledger. This aims to prove the legality of ownership of the property owner who has lost the documents, because customers who have lost the documents must process the lost documents at the police office.

What customers need to do when they lose their SBG is:

- Report the SBG Loss Letter as soon as possible to the Pawnshop office where he Pawned.
- Ask the pawnshop employee on duty to write a letter of introduction to the nearest police.
- Then a Missing Report will be made at the police station.
- The customer brings the loss report back to the pawnshop office to re-issue the pawn letter.

5. Call or SMS Customers

Calling or SMSing customers aims to remind them that the pawned goods pledged by the customer have been included in the Maturity List or Auction Due List and must immediately extend the credit period or pay it off so that it is not auctioned by PT Pegadaian (Persero) Kendari Branch.

6. Daily Filing

Daily filing is used to record or store evidence of disbursement results (eg: KRASIDA, KUR SYARIAH), Credit Extensions, or Repayments that occur every day. The purpose of this filing is as proof of transactions other than proof of receipt, as well as to make it easier to find files when one day the files are requested or will be reported.

7. Prepare and Distribute Brochures

In this case, we help sales (marketing) to prepare brochures that will be distributed in markets or other business units. Distribution of brochures was carried out in the area around PT Pegadaian (Persero) Kendari Branch and around the areas of its units.

The distribution of brochures is carried out by moving places every week. Such as at Fish Market (Around the Fish Market Unit Area), Central Market (Around the Central Unit Area), and many more places around the PT Pegadaian (Persero) Kendari Branch. The purpose of distributing brochures is to run promotions and increase the turnover of PT Pegadaian (Persero) Kendari Branch.

CHAPTER IV

CONCLUSIONS AND RECOMMENDATIONS

Halu Oleo University, as one of the institutions that organizes educational activities, has the responsibility to produce graduates who are able to compete in the world of work. To support this, one way is by holding an Independent Internship program which can provide opportunities for students to implement the knowledge they have gained during their studies into the real world of work. This program is also useful in training students to adapt to the work environment and to find out what skills are needed in the world of work.

The author carried out Independent Internship activities at PT. PEGADAIAN (PERSERO) Kendari Branch Office. Such as helping customers complete mortgage forms, recording daily cash in and cash out, recording cash usage books, calling or texting customers, daily filing, preparing and distributing brochures.

After carrying out Independent Internship activities within a period of 30 working days at PT. PEGADAIAN (PERSERO) Kendari Branch Office, the conclusions that the author can draw are:

1. The author gained a lot of in-depth knowledge about PT. PEGADAIAN (PERSERO) Kendari Branch Office.
2. The author can understand the duties and workings of the PT PEGADAIAN (PERSERO) Kendari Branch Office.
3. The author can find out how the writer will face the real world of work in the future.
4. The author gained new experience in making decisions by looking at various aspects, situations and conditions.
5. The author has learned a lot, one of which is adjusting to being in a new environment and socializing with that new environment.
6. The author did not encounter any major obstacles in its implementation because all obstacles could be resolved well with the assistance of the supervisor.

4.2 Suggestions

Based on experience when carrying out Independent Internship activities, there are several suggestions that the author can give to help make the implementation of Independent Internships better in the future. Suggestions that the author can give in the context of implementing Independent Internships are:

1. For Writers
 - a. Authors need to prepare themselves better starting by studying and understanding the related entities that will be the author's goal of carrying out an Independent Internship, so that the author can know the general picture and will be better prepared to carry out tasks before carrying out an Independent Internship.
 - b. Authors are expected to be more active and agile in carrying out the tasks given and comply with the regulations set by the agency where the Independent Internship is carried out in order to maintain the good name of both the person and the University.
 - c. The author needs to maintain good relationships and communication with the Independent Internship supervisor and other staff while carrying out the Independent Internship to be able to obtain information and knowledge related to the field of work being carried out.
2. For the University
 - a. It is hoped that we can always maintain good cooperation and relationships with the BPK RI Representative for Southeast Sulawesi and other companies or government agencies so that they can become additional references for students as a place to carry out Independent Internship activities;
 - b. Providing initial training provisions or guidance and an overview of what activities will be carried out before students undertake Independent Internship activities.
3. For PT. PROCUREMENT (PERSERO) Kendari Branch Office.
 - a. Provide assignments that are appropriate to their abilities to each Independent Internship participant who is carrying out an Independent Internship so that Independent Internship participants can carry out their duties properly and correctly.

- b. The agency provides guidance to students so that they can carry out their duties well in carrying out Independent Internships.

Attachment



Figure 1. Morning Call and Reading of Moral Values



Figure 2. System application guidance for electricity tariff payments



Figure 3. Learning about the PT marketing sector. Pawnshop



Figure 4. Education on SBG



Figure 5. Assisting pawnshop staff in collecting SBG



Figure 6. Serving Customers

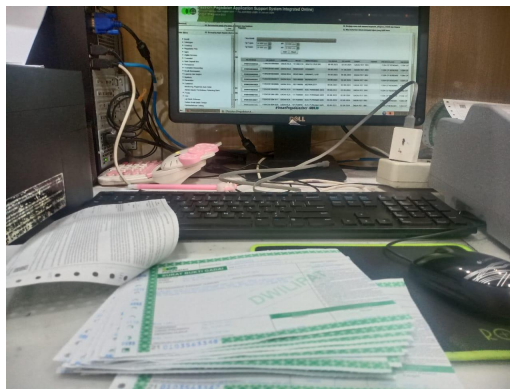


Figure 7. Other Documentation