

SOCIALIZATION OF PEOPLE'S BUSINESS CREDIT POLICY TO THE SMALL AND MEDIUM INDUSTRIES OF METRO CITY BLACKSMITHS

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ABSTRACT

The impact of the Covid 19 pandemic in 2020, Indonesia recorded a drastic deflation or decrease of -2.07%. The Small and Medium Industry (IKM) is one of the sectors that has been affected. The main obstacle experienced by SMEs is capital. Responding to these problems, the government has actually issued a policy on People's Business Credit which provides convenience and low interest. Its implementation is regulated in the Regulation of the Minister of Economic Affairs of the Republic of Indonesia Number 1 of 2022 concerning Guidelines for the Implementation of People's Business Credit, but there are still many people who do not understand and have access to this policy, one of which is the Blacksmith IKM actors in Metro City. This Community Service was held on November 1, 2022 at the Grand Venetian Hotel Ballroom through outreach and discussion. The purpose of this service is that the Blacksmith IKM actors can take advantage of the KUR program so that their businesses can develop more.

Keywords: Policy, People's Business Credit, Small and Medium Industries

A. Introduction

The Covid-19 pandemic that has occurred since March 2020 in Indonesia has a significant downward impact on the Indonesian economy nationally. In the same year, Indonesia's economic growth was recorded as experiencing deflation or a drastic decline of -2.07%. This phenomenon is due to the movement of the economy in Indonesia which is less stable. The Small and Medium Industry (IKM) is one of the sectors affected by the Covid-19 pandemic. This sector

experienced a significant impact (Kartasasmita, 2020).

Small and Medium Industries actually have great potential in the National Economic Recovery Acceleration Program due to the Covid-19 pandemic that has hit for the last 2 years. The Small and Medium Industry has an important and strategic role in driving the national economy, especially in terms of creating job opportunities and sources of income for the poor, distributing income and reducing poverty (Efendi; 2019) but despite the Covid-19 problem, the fact

is that there are still many obstacles and challenges faced by SME entrepreneurs in improving their business performance such as the limited capital they have. Capital is one of the fundamental problems faced by SMEs with their limited access to sources of financing from banking financial institutions (farida and Aryanto, 2019: 238).

In line with these problems, in fact the government has made policies in the field of financing in strengthening capital, namely People's Business Credit since 2007. (Sriwati and Mosinwutu 2022:25) The People's Business Credit Program is one of the government's programs to increase access to financing launched by the government the government issued Presidential Instruction Number 6 of 2007 concerning Policies for the Acceleration of Real Sector Development and MSME Empowerment. Furthermore, according to the Regulation of the Minister of Economy of the Republic of Indonesia Number 1 of 2022 concerning Guidelines for Implementation of People's Business Credit Article 1 it states that People's

Business Credit, hereinafter abbreviated as KUR, is credit/financing working capital and/or investment to debtors/individuals, business entities and/or business groups that are productive and feasible but do not yet have additional collateral or insufficient additional collateral. One of the sectors targeted for channeling People's Business Credit funds is the Small and Medium Industry sector, which so far has often experienced problems in accessing capital from banks. So far, venture capital has often been a fundamental problem. According to Sriwati (2022) Capital is one of the main keys for business actors to build and develop the business they run. Because without capital a business will have difficulty even being unable to run its business. Metro City as one of the cities in Lampung province has an area of 6874 hectares with a population of 150,950 people spread across 5 districts and 22 urban villages. Data obtained from the performance accountability reports of regional agencies from the Office of Cooperatives, Micro Small Enterprises, Medium Enterprises and Industry states that there will be as many as 2602

industrial actors in Metro City in 2021. The pandemic that has occurred over the past two years has resulted in many industries in Metro City being constrained by capital in running and developing their business.

Socialization is one of the factors that can determine the success of a policy because it can have a positive impact on policy recipients. So that the socialization can help small and medium blacksmith industry actors in Metro City in facing constraints on limited capital. So in this service activity it is hoped that it can provide understanding and knowledge from the Small and Medium Blacksmith Industry actors in Metro City in utilizing and obtaining People's Business Credit funds in developing their business.

B. Method of Implementation

The method used in community service is the socialization of the people's business credit program with the target being Small and Medium Industry actors. The blacksmith in Metro City. The purpose of this service is that small and medium blacksmith industry actors can take advantage of

the KUR program so that their businesses can develop more. Through this socialization, the team coordinated with banking practitioners who have collaborated with the government in distributing the People's Business Credit program. Before the implementation of the socialization begins, the team plans carefully so that the socialization can run smoothly and optimally. First, the team conducted observations and analysis related to the problems faced by the Small and Medium Blacksmith Industry actors in running their business. Second, making a presentation layout related to the KUR program based on the Regulation of the Coordinating Minister for the Economy Number 1 of 2022 concerning Guidelines for Implementing People's Business Credit. Technically the implementation of community service was carried out by means of lectures and discussions with the perpetrators of IKM Blacksmiths in Metro City. Third, conducting an evaluation after this activity was carried out, the result was that the participants were very enthusiastic so that they also had

understanding and knowledge related to the KUR program.

C. Result and Discussion

This community service activity was carried out on November 1, 2022 at the Ballroom of the Grand Venetian Hotel which was attended by 25 Iron-based IKM actors in Metro City. The implementation of this activity is intended to provide knowledge and understanding of the Metro City Blacksmith IKM actors regarding the People's Business Credit policy for them in developing their business.



Figure 1. Socialization Implementation.

Presentation of material was carried out by Syeni Rakhmadani, Yuditya Wardhana, Ari Gusnita and Banking Practitioner Ferry Aditya Utama with some of the material presented:



Figure 2. Socialization material slides.

| URAIAN | KUR SUPER MIKRO | KUR MIKRO | KUR KECIL |
|-----------------|--|--|--|
| SUKU BUNGA | 6% | 6% | 6% |
| PLAFOND | Rp 0 - Rp10 juta per penerima KUR | Diatas Rp 10 - 100 juta per penerima KUR | Diatas Rp 100 - Rp 500 juta per penerima KUR |
| Total Akumulasi | Tidak dibatasi | - Produk tidak dibatasi - Non Produk: Rp 200 juta per penerima KUR | Rp 500 juta per penerima KUR |
| Jangka Waktu | Kredit Model Kerja - 3 tahun dan suplai menjadi 4 tahun Kredit Investasi - 5 tahun dan suplai menjadi 7 tahun | Kredit Model Kerja - 3 tahun dan suplai menjadi 4 tahun Kredit Investasi - 5 tahun dan suplai menjadi 7 tahun | Kredit Model Kerja - 4 tahun dan suplai menjadi 5 tahun Kredit Investasi - 5 tahun dan suplai menjadi 7 tahun |
| Agunan Pokok | Usaha atau Obyek yang dibayai | Usaha atau Obyek yang dibayai | Usaha atau Obyek yang dibayai |
| Agunan Tambahan | Tidak Diperyaratkan | Tidak Diperyaratkan | Sesuai dengan penilaian Penyalur KUR |

Figure 3. Socialization material slides.

| KUR Super Mikro | KUR Mikro | KUR Kecil |
|--|--|---|
| <ol style="list-style-type: none"> 1. Bukan generasi penerus KUR 2. Waktu pendirian usaha kurang dari 6 bulan harus memenuhi syarat berikut : - Membuat program Pemasangan - Mengikuti pelatihan kewirausahaan - Terlibat dalam kelompok usaha - Memiliki anggota keluarga yang telah mempunyai usaha produktif dan layak 3. Memiliki Izin Usaha seperti NIB/Surat Usaha Mikro yang diterbitkan RT/RW/Lurah/Kades/Surat Keterangan yang dipernahkan | <ol style="list-style-type: none"> 1. Individu (perorangan) yang melakukan usaha produktif dan layak 2. Telah melakukan usaha secara aktif minimal 6 bulan 3. Tidak sedang menerima kredit dan perbandingan keaslian kredit konsumtif seperti KPR, KKB, dan Kartu Kredit 4. Persyaratan administratif: identitas, bergas KIP, kartu keluarga (KK), dan surat jin usaha | <ol style="list-style-type: none"> 1. Mempunyai usaha produktif dan layak 2. Tidak sedang menerima kredit dan perbandingan keaslian kredit konsumtif seperti KPR, KKB, dan Kartu Kredit 3. Telah melakukan usaha secara aktif minimal 6 bulan 4. Memiliki Surat Jin Usaha Mikro dan Kecil (UMK) atau surat jin usaha lainnya yang dapat dipernahkan |

Figure 4. Socialization material slides.



Figure 5. Socialization material slides.



Figure 6. Socialization material slides.

The socialization was carried out by providing information to small and medium blacksmith industry players in Metro City, especially small and medium industries, which were experiencing capital difficulties in running their business amid the Covid-19 pandemic. That there are financial institutions that are ready to help small and medium blacksmith industry actors to overcome capital problems by providing loans that have been programmed by the government with lower interest rates compared to

existing loans, namely 6%. According to Kasmir (Sriwati, 2022) the main objectives of granting a credit are as follows: (1) Seeking profit. Namely aims to obtain results from the granting of credit. The results are mainly in the form of interest received by the Bank as remuneration and credit administration fees charged to customers; (2) Helping the customer's business. Namely helping business customers who need funds, both investment funds and working capital funds. With these funds, the debtor will develop and expand his business; and (3) Assisting the Government. For the government, the more credit disbursed by banks, the better considering that more credit means an increase in the development of various sectors.

Based on the results of observations made in several small and medium blacksmith industries in Metro City who were present at this socialization regarding the problems they face in running their business. The most common problem faced is related to capital in developing their business because capital is a very important factor for Small and Medium Industry actors in producing or running their

business. Conceptual and phenomena that occur in the community related to People's Business Credit, in this case the need for activity from banking or similar financial services to be able to further socialize and provide services to the People's Business Credit program to Small and Medium Industry actors in the community in order to further develop them and rose from the economic downturn during the Covid-19 pandemic that has occurred in the last two years.

D. Conclusion

From the results of the community service activities that have been carried out, it can be concluded that: 1) The socialization participants were very involved during the activity from the beginning to the end of the implementation; 2) The implementation was carried out with great enthusiasm for the participants because the material provided could help them solve capital problems; 3) Participants gain better knowledge and understanding regarding capital that can be obtained from People's Business Credit.

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