

**APPRENTICESHIP REPORT
PT. PEGADAIAN (PERSERO)
UPC KERETA API**

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STUDY PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
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BENGKALIS – RIAU
2023**

APPROVAL SHEET

APPRENTICESHIP REPORT

PT. PEGADAIAN (PERSERO) UPC KERETA API

Written as one of the requirements for completing the apprenticeship

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Pekanbaru, June 20th, 2023

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Bengkalis, August 12th, 2023
Written by,



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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

State Polytechnic of Bengkalis is a vocational campus that educates students to create competent enthusiasm in various fields. For this reason, it is necessary to increase human resources both in quality and quantity. In this case the world of education plays an active role, even our government has made various efforts to increase human resources. It aims to create a prosperous community life, both in terms of education and a bright future and able to compete in the world of work with creative ideas.

State Polytechnic of Bengkalis implements an internship program that must be followed by all final semester students. Internship or better known as "Apprenticeship" or also abbreviated KP is a series of activities that include understanding of scientific theories/concepts that are applied in work in accordance with the field of study.

In this case, an internship is a mandatory requirement to obtain an applied bachelor's degree. Specifically for students the International Business Administration Study Program is required to conduct an internship in semester 8 (eight) for a minimum of 4 (four) months and a maximum of 6 (six) months depending on the internship company.

Internships are implemented so that students can understand and apply well about the field of science being studied. In addition, students can find out the profession and work atmosphere in accordance with their study programs. In conducting an internship in an institution, students are expected to be able to apply or practice what they have learned during college and can analyze and solve problems that occur at work. In addition, students can gain useful experience and skills in realizing the work patterns they will face later.

Apprenticeship is implemented so that students can understand and apply well about the field of science being studied. In addition, so that students can

know the profession and work atmosphere in accordance with their study program. In doing apprenticeship at an institution, students are expected to be able to apply or practice what they have learned while in college and be able to analyze and solve problems that occur in the workplace. Apart from that, students can gain experience and skills that are useful in realizing the work patterns they will face later.

The International Business Administration Study Program hopes that with an internship students can get to know firsthand how administration in the actual public sector, and can add insight to every student to be more skilled, responsive, and able to compete and be efficient in the future. Consequently, after completing the internship, each student is required to make a work report while doing practical work so that students can be responsible for the results obtained from the internship and can continue their studies in the following semester. Based on the terms and conditions above, this apprenticeship is carried out in one of the companies in Pekanbaru City which is a public sector company, namely *PT. Pegadaian* (Persero) UPC Kereta Api Pekanbaru City Branch which was held for 4 (four) months from 20 February 2023 to 20 June 2023.

1.2 Purposes of the Apprenticeship

Based on the background, to achieve the expected results, it is necessary to know the objectives of the job Apprenticeship, namely as follows:

1. To find out the type of work or activities that exist at *PT Pegadaian* (Persero) UPC Kereta Api Cabang Pekanbaru Kota.
2. To be able to know the parts and work positions at *PT Pegadaian* (Persero) UPC Kereta Api Cabang Pekanbaru Kota.
3. To find out the place and time of the internship.
4. Be able to understand the obstacles and solutions during the internship program.

1.3 Significances of the Apprenticeship

1.3.1 Significances for the Apprenticeship

The Apprenticeship implemented is expected to have several benefits for students as follows:

1. Students directly experience the world of work and have direct experience in applying the theory or concept of knowledge in accordance with their study program.
2. Students have the opportunity to be able to analyze problems related to knowledge applied in the world of work according to their study program
3. Students gain practical experience in applying theoretical/conceptual science according to their study program.
4. Students have the opportunity to be able to analyze problems related to science that are applied in work according to their study program.

1.3.2 Significances for Bengkalis State Polytechnic

The apprenticeship carried out is expected to have several benefits for the Bengkalis State Polytechnic as follows:

1. Apprenticeship can strengthen cooperation and outreach between Bengkalis State Polytechnic and *PT Pegadaian* (Persero).
2. Apprenticeship can improve the competence of experienced graduates from the Bengkalis State Polytechnic.

1.3.3 Significances for the Company

The Apprenticeship conducted is expected to have several benefits for the company as follows:

1. Job training is an opportunity for collaboration for companies and campuses that send their students to do internships at their companies
2. The company will receive labor assistance from apprentice students so that the work becomes a little lighter and easier.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History



Figure 2.1 PT Pegadaian (Persero) UPC Kereta Api

Source: Processed Data 2023

The history of Pegadaian in Indonesia began in 1746 when the VOC (Vereenigle Oost Indische Compagne) arrived in Indonesia. VOC became one of the Dutch trading airlines that came to Indonesia. At that time the Dutch, represented by Governor General Van 18 Imhoff, established Bank Van Leening on August 20, 1746 in Batavia (Jakarta during the Dutch colonial period). The establishment of Van Leening Bank is a Dutch-owned business entity that aims to assist the community in seeking loan funds with guaranteed collateral. At first this business was made by a private party, but in its development this pawn business was taken over by the Dutch East Indies government and then turned into a state company, in accordance with the laws of the Dutch East Indies government at that time with Pegadaian status.

After the War of Independence the Pegadaian Office returned to Jakarta and Pawnshop 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.

which was renewed by Government Regulation No. 103 of 2000) was changed again to become a Public Company (Perum). Then in 2011 there was another change in status, from Perum to Company which was regulated in Government Regulation (PP) No. 51 of 2011 which was signed on December 13, 2011. However, these changes became effective after the articles of association were submitted to the authorities, namely on April 1, 2012.

PT Pegadaian (Persero) Regional Office II is a division of the Padang Regional Office which is now divided into two, namely the Pekanbaru Regional Office and the Palembang Regional Office. The Pekanbaru Regional Office itself has 3 areas, namely the Padang area, the Pekanbaru area and the Batam area. Pegadaian Kanwil II Pekanbaru consists of 28 branches and 214 units. PT Pegadaian UPC Kereta Api itself, which is a unit of the Pekanbaru Kota branch, is located on Jl Kereta Api, Tangkerang Tengah Village.



Figure 2.2 Company Logo of *PT Pegadaian* (Persero)
Source: PT Pegadaian

2.2 Vision and Mission

2.2.1 Vision

Become **The Most Valuable Financial Company** in Indonesia and as the Community's First Choice Financial Inclusion Agent.

2.2.2 Mission

1. Providing optimal benefits and benefits for all stakeholders by developing corebusiness
2. Expanding the reach of MSME services through Ultra Micro synergies to improve the value proposition to customers and stakeholders

3. Providing service excellence with a customer focus through :
 - a. Simpler and digital business processes
 - b. Reliable and up-to-date information technology
 - c. Robust risk management practices
 - d. Professional HR with good performance culture

2.3 Kind of Business

Pegadaian is a type of business that provides loans with pawned goods as collateral. This financial services business is then referred to as a pawn business. Meanwhile, *Pegadaian* is the name of a state-owned company engaged in the pawn business. *Pegadaian* is a state company with the status of a Public Company or Public Company. *Perum* is a state-owned enterprise whose entire capital is regulated by the state. That is, capital originating from and separated from state assets. Usually the purpose of establishing *Perum* is to serve the general public while still seeking profit. Now *Pegadaian* is a public company whose function is to provide financial services to the public.

Pegadaian products are quite diverse. *Pegadaian*'s main business is to provide loans guaranteed by movable goods both conventionally and sharia. Meanwhile, *Pegadaian*'s supporting businesses include micro business financing, gold installments and savings, motor vehicle installments, Hajj and sharia tourism financing. Next are various other services such as money transfers, online multi payments, estimation services, deposit services, gemstone certification and safes. *Pegadaian*'s duties are financial services in the Decree of the Minister of Finance Number 39 of 1971, the main tasks of *Pegadaian* are

1. Fostering the economy of the middle to lower economic class by extending credit based on pawn law. The middle and lower economic communities that are targeted are farmers, fishermen, small traders, and other productive small industries. Small industries such as workers or civil servants with a weak and consumptive economy.
2. Contribute to the prevention of improper loans. Unnatural loans such as debt bondage, illegal *pegadaian*, and other usury practices. Distributing credit

and other useful businesses, especially for the government and the community.

3. Growing credit patterns so that they are regular and useful. If necessary, the pawnshop expands its operating area.

2.4 Organization Structure

The organizational structure is the arrangement and relationship between each part and position in an organization or company in carrying out operational activities to achieve the expected and desired goals. The organizational structure clearly describes the separation of work activities from each other and how the relationship between activities and functions is limited. Each work position in the organizational structure of PT Pegadaian (Persero) UPC Kereta Api has duties and responsibilities to achieve company goals.

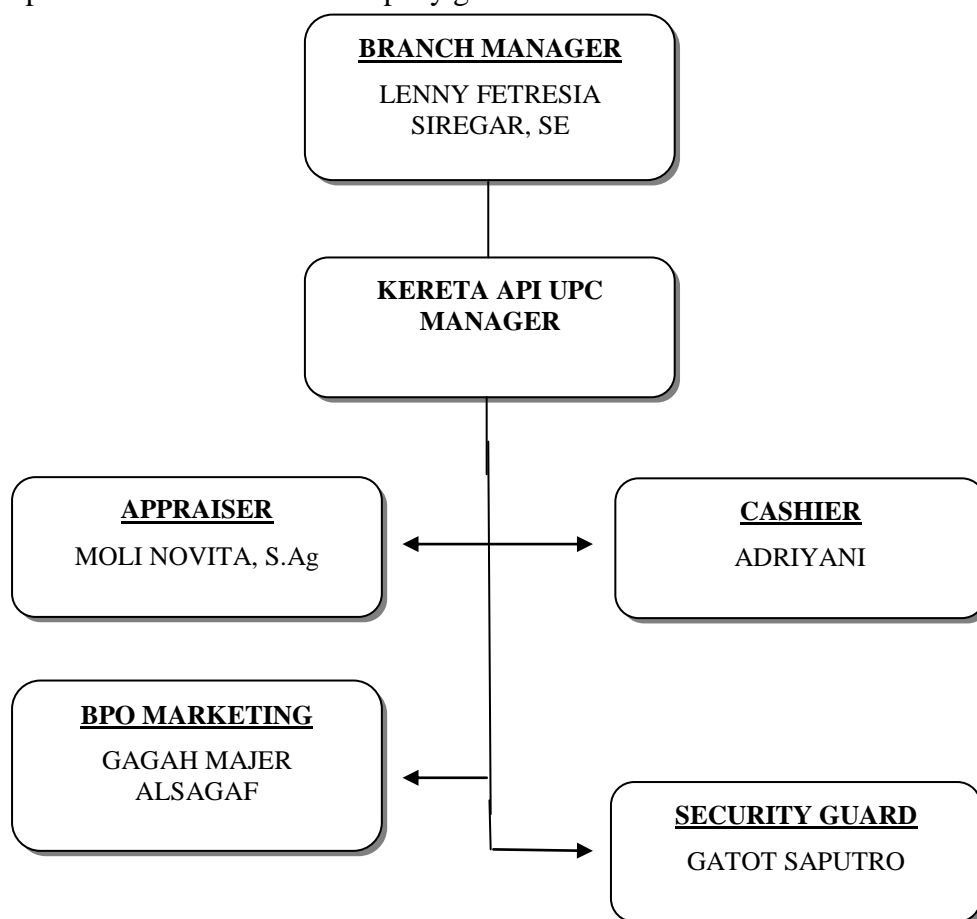


Figure 2.3 Structure of PT Pegadaian (Persero) UPC Kereta Api

Source : Processed Data 2023

Each position in the organizational structure has its own responsibilities and duties to achieve organizational goals. The following is an explanation of each position:

1. UPC Estimator

The UPC Assessor's job description includes:

- a. Carry out collateral assessments and mortgage financing initiatives in a professional, fast and accurate manner in accordance with applicable regulations;
- b. Carry out excellent service activities to customers to achieve customer satisfaction targets;
- c. Carry out effective non-performing loan (NPL) control activities for pawn products in accordance with applicable SOPs;
- d. Manage the pawn business portfolio in accordance with predetermined business targets;
- e. Carry out marketing and sales activities to increase the loan portfolio of pawn products;
- f. Updating Domestic Market Prices (HPS) periodically according to applicable regulations;
- g. Prepare reports and documentation related to the scope and scope of work of the Appraiser.

The UPC Assessor's responsibilities include:

- a. Carry out a professional, fast and accurate assessment of collateral;
- b. Implementation of excellent service to customers;
- c. NPL of mortgage products under control;
- d. Achievement of pawn product portfolio targets;
- e. Implementation of marketing and sales of pawn products;
- f. HPS is updated periodically in accordance with applicable regulations;
- g. Preparation of reports and documentation in accordance with the scope and scope of work of the Appraiser.

The UPC Appraiser's powers include:

- a. Determining the estimated value of product collateral that is used as collateral in accordance with the authority limits;
- b. Determining the loan money for mortgage goods in accordance with the limits of their authority;
- c. Implement pawn product loan initiatives;
- d. Carry out other approval functions in accordance with the limits of authority and applicable regulations to support the smooth operation of the Branch Office;
- e. Develop a concept or draft of an activity plan related to its duties and responsibilities.

The job description of the UPC Cashier includes:

- a. Carry out excellent service activities to customers to achieve customer satisfaction targets;
- b. Carry out receipts and disbursement of money for product and operational transactions, both cash and non-cash at UPC according to their authority based on the Service Guide or other applicable provisions (SOP);
- c. Carry out cash management to support operational transactions and other payments at UPC;
- d. Perform initial and final verification, check the completeness of the amount and the validity of transaction documents.
- e. Perform calculations, filling, and administration of documents or other evidence of transactions for the receipt and disbursement of money managed by him in accordance with other applicable provisions (SOP);
- f. Conduct product marketing, especially through cross selling and up selling;

UPC Cashier's responsibilities include:

- a. Implementation of excellent service activities to customers;
- b. Execution of all cash and non-cash payment transactions in accordance with applicable regulations;
- c. Accurate documentation of all financial transactions;

The powers of the UPC Cashier include:

- a. Submission of working capital requirements in the context of smooth operation of the work unit;
- b. Cash receipts and disbursements in accordance with the provisions;
- c. Data entry on the system.

2.5 Working Process

PT Pegadaian (Persero) is the only business entity in Indonesia that officially has permission to carry out financial institution activities in the form of financing in the form of channeling funds to the public based on pawn law as referred to in the Civil Code Article 1150. Scope of *PT. Pegadaian* (Persero) UPC Kereta Api is as follows:

1. Money in the form of loans to the general public for those in need based on pawn law.
2. Receiving appraisal services, namely services for people who want to know the true value of the goods they own, for example gold, diamonds and other valuables.
3. Receiving deposits, namely services to people who entrust their goods.
4. Cooperating with third parties in utilizing Company Assets in the Property Business sector, such as in the construction of offices and shops with the Build Operate and Transfer (BOT) System.
5. Employee Credit, namely the provision of credit given to employees with a fixed income.

A. Systems and Procedures

In the procedure for getting a loan from *PT. Pegadaian* (Persero) to people who need funds immediately is very simple, easy and fast, this is also what distinguishes *PT. Pegadaian* (Persero) with banking financial institutions in terms of service. In principle, pawnshops do not really need various kinds of requirements that can make it difficult for the community, such as banking. The procedure for getting a loan from *Pegadaian* is as follows:

1. Prospective consumers come directly to the appraisal counter and hand over the goods to be guaranteed by showing their Identity Card (KTP) or power of attorney if the owner of the goods cannot come in person.
2. Collateral goods are checked for quality to estimate and determine the price. Based on the estimate made by the estimator, it will be determined which loan the customer can accept.
3. Then the payment of the loan money is made by the cashier without deducting any fees except insurance premiums.

The procedure for paying off the loan money to the pawnshop to redeem the collateral is as follows:

1. Loan money can be repaid at any time without having to wait for the completion of the time period.
2. The customer pays back the loan plus the rental capital (interest) directly to the cashier accompanied by proof of pawning.
3. Goods issued by the place of safekeeping of goods.
4. Pawn items are returned to the customer.

Broadly speaking, these are the procedures for pawning services carried out by the Barito Pawn Unit. The pawn service process is actually quite fast, it only takes about fifteen minutes to disburse the loan funds that the customer wants.

B. Funding Sources

Source of funding *PT Pegadaian* (Persero) as a non-bank financial institution is not allowed to collect funds directly from the public in the form of savings, for example: Current Accounts, Deposits and Savings, as is the case with conventional and banking sources. To meet funding needs, *PT. Pegadaian* (Persero) has sources of funds to support its operational activities, as follows:

1. Own capital.
2. Government equity participation.
3. Short-term loans from banks.
4. Long-term loan from KLBI.
5. From the public through the issuance of bonds.

C. Goods Guaranteed

In principle, the types of goods that can be pledged as collateral are movable property, including:

1. Items in the form of jewelry made of gold, silver, platinum jewelry, both decorated with diamonds and pearls.
2. Electronic goods: tv, cell phone, dvd, laptop, refrigerator, etc.
3. Vehicles: bicycles, motorcycles, cars.
4. Household goods: glassware.
5. Machines: sewing machines and boat motors.
6. Textiles: batik fabrics, rugs and
7. Other items considered valuable.

D. Assessment

Distribution of loan money based on pawning law is carried out by requiring the customer to be able to submit movable goods as collateral, such as: Gold, Diamonds, Electronic Goods, Motorized Vehicles, and others. The item is then appraised by an appraiser who has expertise in this matter, to determine the amount that can be awarded. Basically the amount of money loans that can be given according to the applicable provisions divided into groups B, C and D is 89% of the estimated value. Collateral estimates are based on local market prices, which are updated from time to time to reflect the market value of the items to be mortgaged.

E. Products and Services

In general, until now there are still many members of the public who know Pegadaian from its general business, namely Pawn. In fact, other than that, there are actually quite a lot of *Pegadaian* products. Here are some services from *PT. Pegadaian* (Persero). *Pegadaian* Products and Services are as follows:

1. KCA (Fast Secure Credit)

KCA is a credit service based on pawn law with loans starting from Rp.

20.000,- up to Rp. 200,000,000,- Collateral in the form of movable property,

gold and diamond jewelry, electronic equipment, vehicles and other household appliances. The maximum credit period is 4 months or 120 days and withdrawals are made by paying off the loan with a capital lease.

2. CREATION (Fiduciary Installment Credit)

This service is aimed at Micro Entrepreneurs as an alternative to fulfilling business capital with a guarantee as a fiduciary and loan repayments are made through Kreasi Credit installments which are modifications of old products, previously known as Pegadaian Business Feasibility Credit. The collateral currently accepted is in the form of BPKB for motorbikes or cars.

3. Krasida (Pawning System Installment Credit)

Krasida is a service for providing loans to micro-small entrepreneurs (in the context of business development) on a pawn basis which repays the loan through installments.

4. Krista (Household Business Credit)

Krista is a credit given to women entrepreneurs who are formed in groups for business development with a joint responsibility system. Krista is a trusted solution for women to get fast and easy business development credit.

5. Kremeda (Independent Housing Credit)

Create a comfortable dream home with a loan for renovation or for the construction of a new house. Soft loans (credit) provided to Low-Income Communities (MBR) for the need for renovation or house construction. Customers belonging to low-income communities are those who have an income of less than Rp. 2,000,000 per month.

6. KTJG (Delayed Credit for Grain Selling)

Fast loans or bailouts to farmers at harvest time with dry milled grain as collateral (CKG) to be used to cover living costs and cultivation capital. With the provision of sufficient cultivation capital, it is hoped that farmers can obtain capital faster for agricultural businesses in the next planting season. Furthermore, with this business that is hedging the value of grain, it is hoped that they will be able to gain competitiveness in the domestic market so as to

provide additional income opportunities and at the same time provide education for farmers to turn their crops into business commodities.

7. Investa (Pledge of Securities)

Pawning securities are a service for providing loans to the public with collateral in the form of shares with a pawn system.

8. Kucica (Send Money Instantly, Fast and Safe Way)

Services for sending and receiving money from within the country and abroad at competitive costs in collaboration with several international remitters. Kucica is a trusted solution for sending and receiving money anytime and anywhere instantly, quickly and safely.

9. Amazed (Versatile Credit For Public)

Amazed is a lending service indicated for Fixed Income Employees.

10. Appraisal Services and Deposit Services

Services for customers who want to know the quality of gold, diamonds and gemstones, for investment or business purposes. With a relatively low cost, customers can find out the value and quality of an item they have.

11. Rahn (*Pegadaian Syariah*)

Rahn financing from *Pegadaian Syariah* is the right solution for fast, sharia-compliant funding needs. Goods guarantee in the form of jewelry, electronic goods or vehicles.



Figure 2.3 Brochure *Pegadaian Product*
Source : *Processed Data 2023*

12. Haji Arrum

Loans or bailouts to customers who want to perform the pilgrimage. Arrum Haji system customers are required to provide collateral in the form of 3.5 grams of gold to get a loan or bailout of Rp. 25,000,000 to the customer to get the hajj portion.

Pegadaian ARRUM haji

Wujudkan Niat Suci Ibadah Haji melalui Arrum Haji Pegadaian Syariah

Cukup Trip 3,5 Gram LM Langsung dapat PORSI HAJI

Arrum Haji
Alternatif solusi Pembiayaan Porsi Haji dari Pegadaian Syariah yang insyaallah Mudah, Berkah, terencana

Cukup dengan mahrun (agunan) berupa Logam Mulia berat mulai dari 3,5 Gram, sudah bisa mendapatkan pembiayaan Rp 25 juta dalam bentuk Tabungan Haji, yang langsung dapat digunakan mendaftar dan mendapatkan Porsi Haji.

Akad menggunakan akad syariah, sesuai dengan fatwa MUI No. 92/DSN-MUI/II/2014

Syarat dan Prosedur Pendaftaran

- Barang Jaminan Emas
Logam Mulia veterer 3,5 Gram, atau
- Perhiasan setara dengan harga 3,5 Gr Logam Mulia
- Biaya Proses Arrum Haji

Jangka Waktu	Administrasi		Pembayaran Tib. Bank	Jumlah
	Administrasi	UK*		
12 Bulan	270.000	70.000	500.000	840.000
24 Bulan	270.000	112.500	500.000	882.500
36 Bulan	270.000	175.000	500.000	945.000
48 Bulan	270.000	265.000	500.000	1.035.000
60 Bulan	270.000	412.500	500.000	1.182.500

- Angsuran Arrum Haji

Jangka Waktu	Angsuran		Perkiraan Angsuran
	Agunan	UK/mulu	
12 Bulan	2.083.333	252.806	2.336.139
24 Bulan	1.041.667	252.806	1.294.473
36 Bulan	694.444	252.806	947.250
48 Bulan	520.833	252.806	773.639
60 Bulan	416.667	252.806	669.473

- Syarat Administrasi Arrum Haji

Administrasi	Biaya
Fotokopi KTP	1
Fotokopi KK	3
Fotokopi Surat Nikah	3
Fotokopi Akta Kelahiran/Jaah	3
Fotokopi NPWP	1
Foto Haji 3x4"	15
Foto Haji 4x5"	4
Masuki 6000	10

1 Hari Selesai^{1,2}

¹ Foto haji Tempak Wajah 80%
² Bisa Berkas Langkap

PT PEGADAIAN (Persero) Area Pekanbaru

Figure 2.4 Brochure *Haji Arrum*

Source : Processed Data 2023

13. Precious Metals (Murabaha Precious Metals for Perpetual Investment)

Precious Metal sales services to the public in cash or installments with a fast process and a flexible timeframe. Precious metals can be an alternative safe investment choice to fulfill future needs such as performing the pilgrimage, preparing for children's education expenses, and others.

14. Trustworthy

Loans or bailouts for customers who want to own a new motorbike or car.

15. Online Multi Payment

Monthly bill payment services such as electricity, telephone, Regional Drinking Water Company (PDAM) and others online at Pegadaian outlets

throughout Indonesia. It is a fast payment solution that makes it easy for customers to make transactions without having to have an account at a bank.

16. KUR Syariah

Pegadaian KUR Syariah is a loan facility for productive business owners for business development within a certain period of time according to sharia principles.

BUMI UNTUK INDONESIA | **G20** INDONESIA 2023 | **Pegadaian** AREA MALANG

Pegadaian KUR Syariah HANYA **0,14%** per Bulan

PINJAMAN	ANGSURAN			
	12 BULAN	18 BULAN	24 BULAN	36 BULAN
1.000.000	84.800	57.000	43.100	29.200
2.000.000	169.500	114.000	86.200	58.400
3.000.000	254.200	170.900	129.200	87.600
4.000.000	339.000	227.900	172.300	116.800
5.000.000	423.700	284.800	215.400	145.900
6.000.000	508.400	341.800	258.400	175.100
7.000.000	593.200	398.700	301.500	204.300
8.000.000	677.900	455.700	344.600	233.500
9.000.000	762.600	512.600	387.600	262.600
10.000.000	847.400	569.600	430.700	291.800

✓ Cepat
✓ Mudah
✓ Berkah

Syarat & Ketentuan :

1. Foto Copy KTP (Suami+Istri)
2. Foto Copy Kartu Keluarga
3. Foto Copy Surat Nikah (bagi Warhun yang sudah menikah)
4. Surat Keterangan Usaha (Astli) / Foto Copy SIUP
5. Memiliki rumah tinggal tetap (dibuktikan dengan PBB atau SHM/SHGB)
6. Surat Keterangan Domisili (jika alamat beda dengan KTP)
7. Foto Copy Rekening Listrik/Telp
8. Dokumen Tambahan (Bila diperlukan)

Contact Person :

1500 569 | www.pegadaian.co.id | Pegadaian | ihki_pegadaian | rahmah@pegadaian

Figure 2.5 Brochure KUR Syariah
Source : Processed Data 2023

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

This apprenticeship was carried out at UPC Kereta Api *PT Pegadaian* (Persero) which started on February 20 to June 20 2023 at the cashier and marketing department of UPC Kereta Api. The main types of tasks carried out during the apprenticeship are as follows:

1. Serving Customers
2. Input KUR *Syariah* Customer Data
3. Conduct customer surveys for disbursing KUR funds
4. Authorize and hand over KUR funds to customers
5. Archiving (SBG, SBG settlement, Cashier Recapitalization, EDC Transaction).

3.2 System and Procedure

Systems and procedures that the author uses while working at *PT. Pegadaian* (Persero) Handsome UPC are as follows:

1. Serving Customers

The author serves pawnshop customers either directly or by telephone. The procedure for serving customers directly is as follows:

- a. The customer comes to the outlet
- b. The author welcomes the customer and then asks the customer's needs whether they want to mortgage, pay installments, extend or redeem the pawned item.
- c. If the customer wants to pawn, the writer asks for the customer's KTP in the form of a KTP/SIM, and asks the customer to fill out the form provided.
- d. If the customer wants to extend the pawn period or redeem pawned goods, the author asks the customer to submit SBG (Proof of Pawning).

e. Then the writer asked the customer to sit down and wait until his name was called.

2. Input KUR *Syariah* Customer Data

KUR *Syariah* is a loan facility for productive business owners to develop their business within a certain period of time according to sharia principles. The procedure for inputting customer KUR *Syariah* data is as follows:

- a. Data input is done using a laptop and make sure the internet network is fast.
- b. Enter Prime Pegadaian then enter the username and password from the Train UPC manager.
- c. Then start inputting customer data such as personal/relative data, capital, photos of businesses and assets, household finances, and finally enter the loan amount that the customer wants, but before that checking the customer must be clean so that the loan can be easily disbursed.
- d. After that, check all data whether it is correct.
- e. Finally, click submit a loan, and wait a few days until the analyst confirms that the customer's loan application can be disbursed.



Figure 3.1 Inputting KUR *Syariah* Customer Data
Source : Processed Data 2023

3. Conduct customer surveys for disbursing KUR funds

The Customer Survey is an activity of collecting data and information on customer/debtor salons to determine the eligibility of a credit application.

- a. Prepare documents that will be recorded when conducting surveys to customers.
- b. After arriving at the customer's place of business the writer made several questions regarding finances, capital, assets, and what was needed.
- c. Then do the documentation of the customer's business.
- d. After that, do the signature between the customer and the unit manager so that the customer data is immediately inputted.



Figure 3.2 Customer Business Survey

Source : Processed Data 2023

4. Authorize and hand over KUR funds to customers

The procedure for authorizing the disbursement of a Sharia KUR loan is as follows:

- a. Open the laptop then enter Prime Pawnshop.
- b. After that, enter the username and password for the unit manager

- c. Then click disbursement authorization, then print the contract, power of attorney, and important documents that must be printed and signed by the customer.
- d. After the customer comes to sign the KUR Sharia loan disbursement contract using a stamp duty and then the money is given to the customer via transfer/cash.
- e. Notify customers that payments are made on time and give advice not to be late in paying.

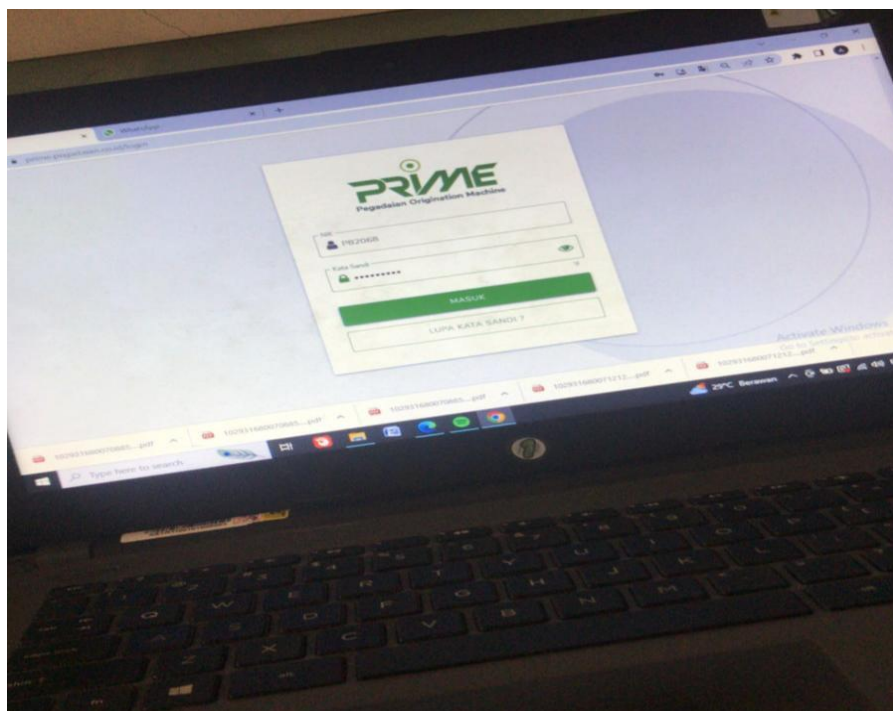


Figure 3.3 Customer Disbursement Authorization
Source : Processed Data 2023

5. Archiving (SBG, SBG settlement, Cashier Recapitalization, EDC Transaction)

Manual archiving is as evidence other than documents that have been scanned using the storage system. The procedure for archiving is:

- a. Collect all documents in one place away from water reach.
- b. Group each letter as follows SBG, SBG settlement, Cashier Recapitalization, EDC Transaction
- c. After the letters are grouped, then they are arranged and then put in a folder and stored in the filling cabinet.

3.3 Place and Time of the Apprenticeship

3.3.1 Place of the Apprenticeship

The Internship activity lasts for approximately 4 (four) months, starting from February 20 to June 20 2023 at *PT Pegadaian (Persero) UPC Kereta Api* located on Jl. Kereta Api, Marpoyan Damai, Pekanbaru, Riau.

3.3.2 Time of the Apprenticeship

The regulations and provisions of *PT Pegadaian (Persero) UPC Kereta Api* regarding the timing of job training are as follows:

Table 3.1 Schedule Working Hours at PT Pegadaian (Persero) UPC Kereta Api

No	Day	Working Hours	Rest
1.	Monday to Thursday	08.00 to 15.00 WIB	12.00 to 13.00 WIB
2.	Friday	08.00 to 15.00 WIB	11.30 to 13.30 WIB
3.	Saturday	08.00 to 12.00 WIB	Off
4.	Sunday	Off	Off

Source: Processed Data 2023

3.4 Kind and Description of the Activity

The following is an explanation of the activities carried out during this job training at *PT Pegadaian (Persero) UPC Kereta Api*:

Table 3.2 Daily Activities of February 20th, 2023 to February 25th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, February 20, 2023	1. Placement and introduction of the location of the internship to the Pegadaian unit 2. Introducing employees, recognizing PT.pawnshop	Manager/ Cashier
2	Tuesday, February 21, 2023	1. Recording the description of the pawned goods on the customer form	Manager/ Cashier
3	Wednesday, February 22, 2023	1. Filling the money details book 2. Printing Credit Application Form	Manager/ Cashier
4	Thursday, February 23, 2023	1. Printing Credit Application Form 2. Filling the money details book 3. SBG Archiving (Proof of Pawn)	Manager/ Cashier
5	Friday, February 24, 2023	1. Serving customers 2. Printing Credit Application Form 3. SBG Archiving (Proof of Pawn)	Manager/ Cashier
6	Saturday, February 25, 2023	1. Serving customers by telephone 2. Printing Credit Application Form 3. Filling the money details book	Manager/ Cashier

Source: Processed Data 2023

In table 3.2 In the fourth week of February for Apprenticeship activities the author registers to enter the company and the author performs customer service at *PT Pegadaian (Persero) UPC Kereta Api* in the first week the author performs several tasks such as preparing questions when surveying customers.

Table 3.3 Daily Activities of February 27th, 2023 to March 4th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, February 27, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, February 28, 2023	<ol style="list-style-type: none"> 1. Retrieving customer files for KUR applications. 2. Inputting customer data 3. Filling in the cash book and submit it. 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, March 01, 2023	<ol style="list-style-type: none"> 1. Inputting customer data 2. Applying for a KUR loan 3. filling out the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions) 	Manager/ Cashier
4	Thursday, March 02, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Surveying customer businesses applying for KUR loans 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, March 03, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, March 04, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: *Processed Data 2023*

Table 3.3 In the first week of February for Apprenticeship activities, the author was taught how to input customer data using the prime pegadaian website.

Table 3.4 Daily Activities of February 6th, 2023 to March 11th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, March 6, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, March 7, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer data that is due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, March 8, 2023	<ol style="list-style-type: none"> 1. Conducting a KUR customer survey 2. Entering complete customer data that will apply for a KUR loan 3. Applying for customer KUR loans 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, March 9, 2023	<ol style="list-style-type: none"> 1. Helping customers complete the BPKB motorbike pawn loan application file 2. Entering customer data that will apply for a loan 3. Collecting customer data that has been auctioned off 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, March 10, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are in arrears and are due 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, March 11, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: *Processed Data 2023*

Table 3.4 In the second week of March the author has been given responsibility for completing several assignments.

Table 3.5 Daily Activities of March 13th, 2023 to March 18th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, March 13, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, March 14, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer data that is due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, March 15, 2023	<ol style="list-style-type: none"> 1. Conducting a KUR customer survey 2. Entering complete customer data that will apply for a KUR loan 3. Applying for customer KUR loans 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, March 16, 2023	<ol style="list-style-type: none"> 1. Helping customers complete the BPKB motorbike pawn loan application file 2. Entering customer data that will apply for a loan 3. Collecting customer data that has been auctioned off 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, March 17, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are in arrears and are due 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, March 18, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Fill in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.5, in the third week of March the writer already has a supervisor and has been given a final assignment, besides that the writer has also conducted a

survey of customers who will apply for a KUR loan and apply for a motorbike BPKB pawn loan.

Table 3.6 Daily Activities of March 20th, 2023 to March 25th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, March 20, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping customers make payment transactions 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, March 21, 2023	<ol style="list-style-type: none"> 1. Inputing KUR customer data 2. Authorizing the first disbursement of KUR <i>Syariah</i> 3. Printing the contract that will be signed by the KUR customer 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, March 22, 2023	Nyepi Day, Saka New Year 1945	
4	Thursday, March 23, 2023	Nyepi Holiday Together	
5	Friday, March 24, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, March 25, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Assisting cashiers in inputting customer data that has already disbursed KUR 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.6 In the fourth week of March the author is given responsibility for disbursing KUR funds to customers and signing KUR customer contracts/agreement to *Pegadaian*.

Table 3.7 Daily Activities of March 27th, 2023 to April 01th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, March 27, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, March 28, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Compiling a list of auctions and Ukel 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, March 29, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Assisting customers in completing KUR loan application data 4. Inputting KUR customer data 5. Filling in the cash book and submit it 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, March 30, 2023	<ol style="list-style-type: none"> 1. Surveying KUR customer businesses 2. Entering the complete data of customers applying for KUR loans 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, March 31, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are in arrears and are due 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, April 1, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: *Processed Data 2023*

Table 3.7, in the fifth week of March, the author carried out the assigned tasks as usual serving customers, conducting surveys and inputting KUR customer data.

Table 3.8 Daily Activities of April 03th, 2023 to April 08th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, April 03, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, April 04, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting KUR disbursement customers and Kreasi customers 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, April 05, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Assisting customers in completing KUR loan application data 4. Inputting KUR customer data 5. Filling in the cash book and submit it 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, April 06, 2023	<ol style="list-style-type: none"> 1. Surveying KUR customer businesses 2. Entering the complete data of customers applying for KUR loans 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, April 07, 2023	Good Friday	
6	Saturday, April 08, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping cashiers to make disbursement of Customer Sharia KUR loan funds 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.8 In the first week of April the author disbursed funds taught and assisted by the cashier and UPC manager, and also the author carried out several tasks given by the manager.

Table 3.9 Daily Activities of April 10th, 2023 to April 15th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, April 10, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Checking the completeness of KUR customer files 4. Inputting KUR customer data 5. Filling in the cash book and submit it 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, April 11, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Entering complete data for KUR customers who will apply for a loan 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, April 12, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are past due and notify them that they will immediately be auctioned if they have not been paid/extended 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, April 13, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Conducting a survey with BPO UPC Railways to the homes and places of business of customers who apply for KUR loans 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, April 14, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting KUR customer complete data 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, April 15, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Assisting cashiers in disbursing KUR funds to customers 3. Printing the customer contract which will be signed by the customer 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, 	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		Cashier Recapitalization, EDC Transactions).	

Source: Processed Data 2023

Table 3.9, in the second week the writer carried out the tasks given by the supervisor and assisted the cashier in inputting KUR customer data and disbursing KUR funds to customers.

Table 3.10 Daily Activities of April 17th, 2023 to April 22st, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, April 17, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Assisting cashiers in disbursing KUR funds to customers 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, April 18, 2023	Eid Al-Fitr	
3	Wednesday, April 19, 2023		
4	Thursday, April 20, 2023		
5	Friday, April 21, 2023		
6	Saturday, April 22, 2023		

Source: Processed Data 2023

Table 3.10, in the third week of April the authors carry out the tasks that have been given by the manager.

Table 3.11 Daily Activities of April 24th, 2023 to April 29th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, April 24, 2023	Joint Leave for Eid Al-Fitr 1444 H	
2	Tuesday, April 25, 2023		
3	Wednesday, April 26, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		<ol style="list-style-type: none"> 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	
4	Thursday, April 27, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Recording customer SBG auctions 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, April 28, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday, April 29, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping customers complete the KUR loan application requirements 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.11, in the fourth week of April the writer was given the task of helping customers complete all the requirements for submitting *Pegadaian* KUR.

Table 3.12 Daily Activities of May 01th, 2023 to May 06th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, May 01, 2023	International Labor Day	
2	Tuesday, May 02, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, May 03, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer KUR data 4. Filling in the cash book and 	Manager/ Cashier

		5. submit it to the cashier Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	
4	Thursday, May 04, 2023	1. Serving customers 2. Assisting cashiers in conducting customer pawn transactions at pawnshops 3. Filling out and save the customer's KUR file 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier
5	Friday, May 05, 2023	1. Serving customers 2. Printing the credit application form 3. surveying customers who will disburse KUR funds at pawnshops 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier
6	Saturday May 06, 2023	1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier

Source: Processed Data 2023

Table 3.12, in the first week of May the writer carried out the usual tasks given by the manager and cashier.

Table 3.13 Daily Activities of May 08th, 2023 to May 13th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, May 08, 2023	1. Serving customers 2. Printing the credit application form 3. Filling out the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier
2	Tuesday,	1. Serving customers	Manager/

No	Date and Time	Description of activities	Assignor
	May 09, 2023	<ol style="list-style-type: none"> 2. Printing the credit application form 3. Helping customers complete the KUR loan application requirements 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Cashier
3	Wednesday, May 10, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, May 11, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. surveying the place of business of customers applying for KUR loans 4. Documenting the customer's business and home 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, May 12, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday May 13, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursing customer KUR funds and helping customers sign contracts/agreement 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.13 In the second week of May the author documented survey results on customer businesses in several places around UPC Kereta Api.

Table 3.14 Daily Activities of May 15th, 2023 to May 20th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, May 15, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling out the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, May 16, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, May 17, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer data applying for KUR loans 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, May 18, 2023	Ascension Day of Jesus	
5	Friday, May 19, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday May 20, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursing customer KUR funds and helping customers sign contracts/agreement 4. Filling in the cash book and submit it to the cashier 	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	

Source: Processed Data 2023

Table 3.14 In the third week of May the author inputs data on customers who will apply for KUR loans at *pegadaian*, and there are approximately 10 customers who make loans each week.

Table 3.15 Daily Activities of May 22th, 2023 to May 27th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, May 22, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Compiling auction customer data and Ukel 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, May 23, 2023	<ol style="list-style-type: none"> 1. Inputting KUR customer data 2. Conducting a survey with BPO UPC Railways 3. Helping to print several contract documents for Kreadi customers who wish to make disbursements 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, May 24, 2023	<ol style="list-style-type: none"> 1. Participating in an auction held by <i>Pegadaian</i> Kanwil II Pekanbaru at Mall Ska Pekanbaru 2. Filling in the cash book and submit it to the cashier 3. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, May 25, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. surveying the place of business of customers applying for KUR 	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		loans 4. Documenting the customer's business and home 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	
5	Friday, May 26, 2023	1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier
6	Saturday May 27, 2023	1. Serving customers 2. Printing the credit application form 3. Disbursing customer KUR funds and helping customers sign contracts/agreement 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier

Source: Processed Data 2023

Table 3.15 In the fourth week of May the author was invited to participate in a gold auction held by *Pegadaian* Kanwil II Pekanbaru at Ska Mall Pekanbaru.

Table 3.16 Daily Activities of May 29th, 2023 to June 03th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, May 29, 2023	1. Serving customers 2. Helping managers conduct auctions to customers 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Manager/ Cashier
2	Tuesday, May 30, 2023	1. Serving customers 2. Entering customer data that will apply for a KUR loan 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		Settlement, Cashier Recapitalization, EDC Transactions).	
3	Wednesday, May 31, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Surveying KUR customers who apply for KUR loans 3. Documenting the business and homes of customers 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, June 01, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Inputting complete KUR customer data 3. Entering and tidying up customer data that will make disbursement 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, June 02, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday June 03, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursing KUR funds to customers through BRI ATM debits that have collaborated with pawnshops 4. Helping to print the contract that will be signed by the customer 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.16 In the first week of June the writer carried out tasks that were usually given by managers and cashiers such as serving customers, inputting customer data, and checking customer auction data.

Table 3.17 Daily Activities of June 5th, 2023 to June 10th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, June 05, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, June 06, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Receiving KUR files from customers 4. Inputting data to make a new KUR application 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
3	Wednesday, June 07, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting complete customer data that has been completed with the requirements 4. Conducting a survey on KUR customer businesses 5. Documenting the customer's place of business and home 6. Filling in the cash book and submit it to the cashier 7. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, June 08, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Applying for a new KUR loan if it has been confirmed by the manager 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier 	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		Recapitalization, EDC Transactions).	
5	Friday, June 09, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday June 10, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursement of KUR funds to customers 4. Printing and print the KUR loan contract/agreement at the pawn shop 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.17 In the second week, the author carried out activities as ordered by managers and cashiers, such as serving customers, printing new credit application forms, inputting KUR customer data, surveying and documenting business premises and customer homes, filling out cash books and printing EDC and storing SBG.

Table 3.18 Daily Activities of June 12th, 2023 to June 17th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, June 12, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, June 13, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers whose mortgages and loan creations are due 	Manager/ Cashier

No	Date and Time	Description of activities	Assignor
		<ol style="list-style-type: none"> 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	
3	Wednesday, June 14, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Performing the preparation of cashier transaction recapitulation taught by managers and cashiers 4. Printing all transactions 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
4	Thursday, June 15, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
5	Friday, June 16, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping cashiers to disburse Multipurpose Kreasi loans through BRI ATM debits 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
6	Saturday June 17, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.18 In the third week, the author carried out activities according to orders from the manager and cashier, then the author also helped the cashier take care of disbursing several multipurpose creations in large quantities.

Table 3.18 Daily Activities of June 19th, 2023 to June 20th, 2023

No	Date and Time	Description of activities	Assignor
1	Monday, June 19, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier
2	Tuesday, June 20, 2023	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Farewell to all staff and management of PT Pegadaian (Persero) UPC Kereta Api 4. Giving mementos to UPC Train managers and cashiers 5. Doing parting documentation with all staff and leaders 6. Filling in the cash book and submit it to the cashier 7. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Manager/ Cashier

Source: Processed Data 2023

Table 3.18 In the last week of the internship in June, the author completed all the tasks given by the manager and cashier, said goodbye to all staff and leaders at *PT Pegadaian (Persero) UPC Kereta Api* and gave a memento to *UPC Kereta Api*.

3.5 Obstacle and Solution of Apprenticeship

3.5. 1 Apprenticeship Obstacles

Obstacles faced by the author during the job training process at *PT Pegadaian (Persero) UPC Kereta Api*:

1. The printer machine is not stable, both copiers and printing machines. And, work is often hampered and constrained because of this.

2. The air conditioner is not cold enough so it makes the staff overheat because the air conditioner is not felt and is rarely serviced, especially now that the weather is so hot it makes it uncomfortable when carrying out the tasks given by the manager.

3.5.2 Apprenticeship Solutions

Then the solution to the obstacles faced by the author during the job training process at *PT Pegadaian* (Persero) UPC Kereta Api is as follows:

1. The printer machine should be checked at least once a week. If there is damage, first repair the printed output, and if the printer cannot be repaired, then use another part of the printer so that work can be done quickly and not delayed.
2. AC should be serviced every month so that the temperature is maintained, and makes customers comfortable when making transactions at the pawn shop.

CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

In implementing the Field Work Practice (KP) activities at *PT. Pegadaian* (Persero) Handsome UPC, it can be concluded as follows:

1. The author is given an assignment at *PT. Pegadaian* (Persero) UPC Kereta Api who teaches customer service, prints Credit Application Forms, fills out book details of money, Inputs KUR Customer Data, Surveys KUR customer businesses and homes, Assists cashiers in disbursing KUR funds and Creations, records cash handover books (OPR) 20), SBG Dwifold archive, SBG settlement archive, cashier recapitalization archive, EDC transaction archive.
2. In carrying out this practical work, the author carried out this practical work at a regionally owned company in Riau, namely *PT Pegadaian* (Persero) UPC Kereta Api which lasted for 4 (four months) from February 20 2023 to June 20 2023 .
3. Then in this practical work activity the author also understands the systems and procedures that apply in the implementation of practical work. Such as serving customers, printing Credit Application Forms, filling out book details of money, Inputting KUR Customer Data, Surveying KUR customer businesses and homes, Assisting cation in disbursing KUR and Creative funds, recording cash handover books (OPR 20), SBG Dwifold archives, archives SBG settlement, cashier recapitalization archive, EDC transaction archive.
4. Obstacles that the author encountered during his internship at *PT. Pegadaian* UPC Kereta Api is an unstable printer machine, both copier and printer. And, work is often hampered and constrained because of this and the air conditioner's temperature is not cold enough due to the infrequent service. Well, for the solution, the printer machine should be checked at

least once a week. If there is damage, first fix the printout, and if the printer machine cannot be repaired, then use another part of the printer machine so that the work is done quickly and is not delayed and the solution for a less cold ac is to have to service it often so that the ac is cold again and customers are comfortable.

4.2 Suggestion

After the author carried out practical work activities at *PT Pegadaian* (Persero) UPC Kereta Api. The author provides several suggestions for various parties, namely:

1. Author

Suggestions for writers to be more thorough, careful and concentrated in writing works. Make it a habit to read first before acting, and think realistically and rationally, and carry out tasks in accordance with the directions or orders given by the employee concerned.

2. Company

After the authors carry out Field Work Practice activities at *PT. Pegadaian* (Persero) UPC Kereta Api. There are several suggestions for a better company, namely when the company gives assignments that have great responsibility and high risk to Internship students to be supervised, guided and taught the steps.

3. Bengkalis State of Polytechnic

Suggestions for the Bengkalis State Polytechnic to hold this Field Work Practice which can be used as evaluation material, and should be given to students before carrying out Field Work Practices in accordance with the field or course material in accordance with their field. Work Practice Company. And those concerned will pick up students who will do practical work on the first day of admission, and pick them up again when the student has finished doing apprenticeship.

REFERENCES

PT. Pegadaian Profile., www.pegadaian.co.id/., accessed on June 27, 2023.

Polbeng Panduan KP., 2023., accessed on June 30, 2023

LIST OF APPENDICES

Appendix 1 : Apprenticeship Reply Letter



Pegadaian

Pekanbaru, 07 Februari 2023

Nomor : 0082/00705.00/2023
Lampiran : -
Urgensi : Segera

Kepada Yth.
Wakil Direktur I Politeknik Negeri Bengkalis
Di
Tempat.

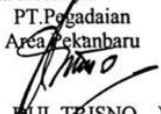
Hal : **Persetujuan Kerja Praktek Politeknik Negeri Bengkalis.**
Menindaklanjuti surat dari POLITEKNIK NEGERI BENGKALIS No.529/PL31/TU/2023 tanggal 25 Januari 2023 Perihal Surat Permohonan Kerja Praktek (KP), dengan ini disampaikan hal-hal sebagai berikut :

1. Bahwa dalam rangka mempersiapkan lulusan yang memiliki keahlian dan keterampilan kerja yang baik, maka kepada yang namanya tersebut dibawah ini diberikan izin untuk melaksanakan Magang pada PT Pegadaian terhitung mulai tanggal 20 Februari s/d 20 Juni 2023 :

No	Nama	NIM	Penempatan Sementara
1	Alika Hernisa	5404191209	Kantor Area Pekanbaru
2	Sefti Almadani	5404191229	Kantor Area Pekanbaru
3	Ufitri Szalano	5404191214	Kantor Area Pekanbaru

2. Sebelum dan selama melakukan Praktek Kerja Lapangan yang bersangkutan diminta:
 - a. Menggunakan salah satu produk PT. Pegadaian dan menginstall Aplikasi Pegadaian Digital Service (PDS) pada Handphone pribadi yang nantinya dipandu oleh petugas Pegadaian Cabang Pekanbaru Kota ;
 - b. Mematuhi semua peraturan dan tata tertib yang berlaku pada PT. Pegadaian, menggunakan seragam/pakaian yang telah ditentukan atau menyesuaikan dengan pakaian seragam kerja di PT Pegadaian, serta menggunakan tanda pengenalan/ ID Card yang mencantumkan Nama dan Asal Kampus;
 - c. Menjaga kerahasiaan Perusahaan serta dilarang keras untuk memberikan data nasabah kami kepada pihak lain, dan semua data yang diperoleh tidak diperkenankan untuk dipublikasikan kecuali semata-mata hanya untuk kepentingan Praktek Kerja Lapangan;
 - d. Menyerahkan copy 1 (satu) eksemplar hasil Praktek Kerja Lapangan ke PT Pegadaian Area Pekanbaru berikut bukti bahwa yang bersangkutan telah menggunakan salah satu produk PT Pegadaian.
 - e. Pada akhir periode Praktek Kerja Lapangan akan dilakukan evaluasi dan penilaian sesuai dengan standar/format Sekolah serta akan diberikan Surat Keterangan / Sertifikat bagi yang telah melaksanakan Praktek Kerja Lapangan di PT Pegadaian.

Demikian izin ini diberikan untuk dapat dipergunakan sebagaimana mestinya.

PT. Pegadaian
Area Pekanbaru

(BUL TRISNO)
Vice President

PT Pegadaian (Persero) Kantor Area Pekanbaru
J. Jenderal Sudirman No. 168 F
Pekanbaru

www.pegadaian.co.id

Scanned with CamScanner

Appendix 2 : Apprenticeship Certificate



Appendix 3 : Apprenticeship Assesment Sheet

**PENILAIAN DARI PERUSAHAAN KERJA PRAKTIK
PT. PEGADAIAN (PERSERO) CABANG PEKANBARU KOTA
UPC KERETA API**

Nama : ALIKA HERNISA
NIM : 5404191209
Program Studi : Administrasi Bisnis Internasional
Politeknik Negeri Bengkalis

No.	Aspek Penilaian	Bobot	Nilai	Persentase Nilai
1.	Disiplin	20%	99	19,8%
2.	Tanggung- jawab	25%	99	24,75%
3.	Penyesuaian diri	10%	98	9,8%
4.	Hasil Kerja	30%	100	30%
5.	Perilaku secara umum	15%	98	14,7%
	Total Jumlah (1+2+3+4+5)	100%	98,8	98,85%

Keterangan :

Nilai : **Kriteria**
81 – 100 : Istimewa
71 – 80 : Baik sekali
66 – 70 : Baik
61 – 65 : Cukup Baik
56 – 60 : Cukup

Catatan :

.....
.....
.....
.....

Pekanbaru, 20 Juni 2023
Mengetahui,
Pembimbing Magang



Moli Novita, S.Ag

**POLITEKNIK NEGERI
BENGKALIS**



Alika Hernisa
5404191209

Administrasi Bisnis
Internasional

alikhnrnsa23@gmail.com

Appendix 5 : Daily Activities

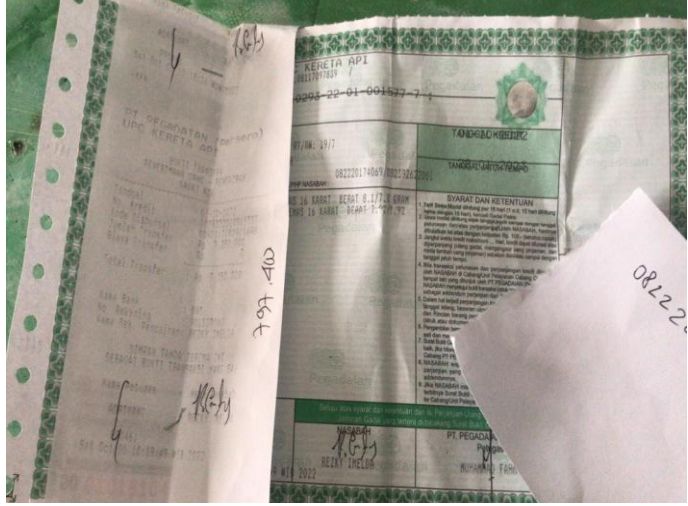
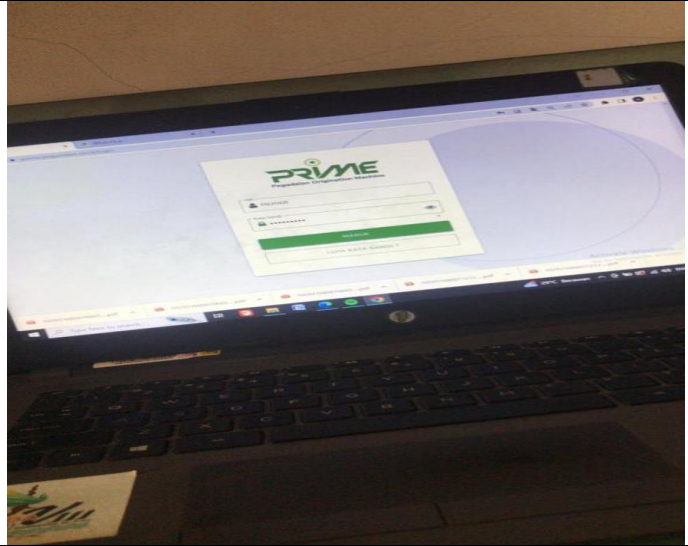
DAILY ACTIVITIES WORK PRACTICE



Day : Monday - Saturday

Date : February 20th - February 25th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
20/02	1. Placement and introduction of the location of the internship to the Pegadaian unit 2. Introducing employees, recognizing <i>PT.Pegadaian</i>	Moli Novita, S.Ag	
21/02	1. Recording the description of the pawned goods on the customer form		
22/02	1. Filling the money details book 2. Printing Credit Application Form		
23/02	1. Printing Credit Application Form 2. Filling the money details book SBG Archiving (Proof of Pawn)		
24/02	1. Serving customers 2. Printing Credit Application Form SBG Archiving (Proof of Pawn)		
25/02	1. Serving customers by telephone 2. Printing Credit Application Form Filling the money details book		

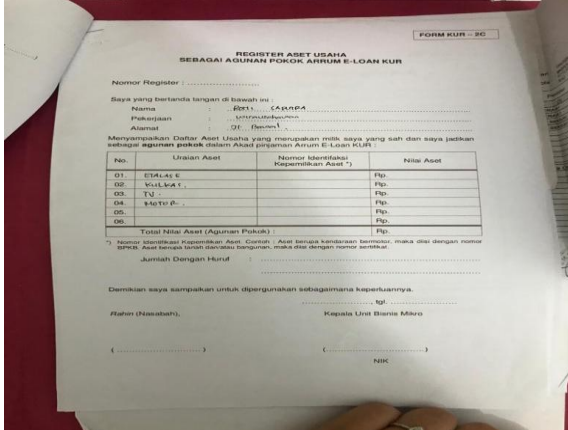

No	WORKING	EXPLANATION
1		Introduction and assignment by the UPC manager to the author as an apprentice student at UPC Kereta Api

<p>2</p>		<p>Tidying up SBG Repayment Files, and customer pledge forms</p>
<p>3</p>		<p>Entering customer data that applies for KUR loans at <i>Pegadaian</i>, and completing customer data at prime <i>pegadaian</i></p>
<p>4</p>		<p>Print SBG, EDC Atm and tidy up the cashier's transaction recapitulation file during working hours, and fill in the cash book data of expenditure and income every day.</p>

5		<p>Fill out the google form for data collection of goods at UPC Kereta Api outlets and send them to the Pekanbaru City branch</p>
6		<p>The atmosphere when serving <i>pegadaian</i> customers, and when making payment transactions and picking up goods at the <i>pegadaian</i></p>

Day : Monday - Saturday
Date : February 27th - March 04th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
27/02	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag	
28/02	<ol style="list-style-type: none"> 1. Retrieving customer files for KUR applications. 2. Inputting customer data 3. Filling in the cash book and submit it. 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
01/03	<ol style="list-style-type: none"> 1. Inputting customer data 2. Applying for a KUR loan 3. filling out the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions) 		
02/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Surveying customer businesses applying for KUR loans 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
03/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
04/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		



No	WORKING	EXPLANATION
1		<p>Fill out the paperwork form and data from customers who want to borrow KUR Syariah funds at the pawn shop</p>
2		<p>Input customer data who wants to apply for Kur Syariah loans at pawnshops, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer</p>

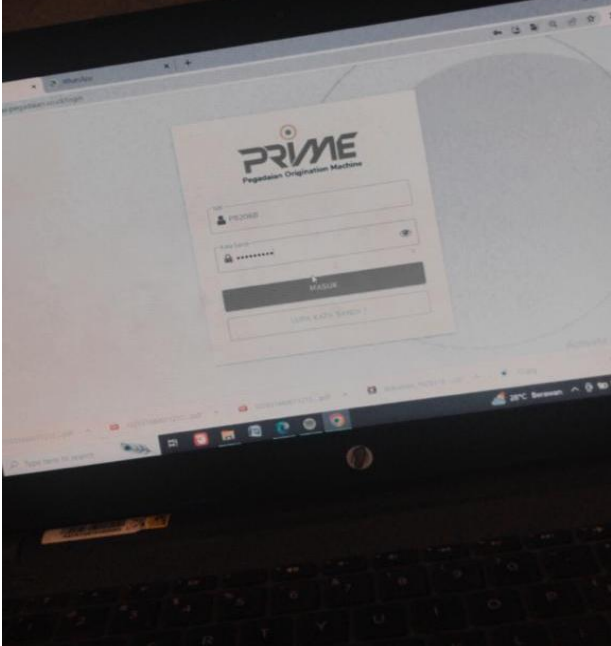
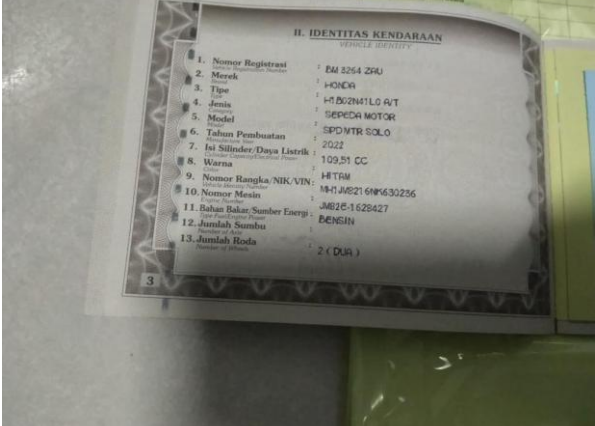

3		<p>Surveying the places of business and homes of customers who have applied for Kur Syariah funds loans at <i>pegadaian</i>.</p>
4		<p>then after the file is completed and the analyst approves the customer's Sharia KUR loan application, then proceed with the disbursement and the customer must bring 5 stamps to attach to the customer's <i>Syariah</i> KUR fund disbursement contract and sign it.</p>
5		<p>Serving customers who want to make payment transactions and collect pawn items at <i>pegadaian</i></p>

Day : Monday - Saturday
Date : March 06th - March 11th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
06/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag	
07/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer data that is due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
08/03	<ol style="list-style-type: none"> 1. Conducting a KUR customer survey 2. Entering complete customer data that will apply for a KUR loan 3. Applying for customer KUR loans 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
09/03	<ol style="list-style-type: none"> 1. Helping customers complete the BPKB motorbike pawn loan application file 2. Entering customer data that will apply for a loan 3. Collecting customer data that has been auctioned off 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
10/03	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are in arrears and are due 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

11/03	<ol style="list-style-type: none"> 1. Printing the credit application form 2. Filling in the cash book and submit it 3. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
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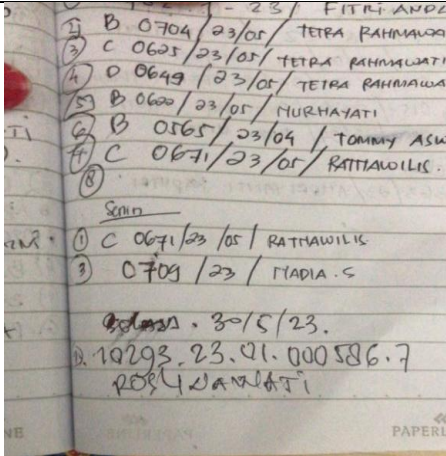
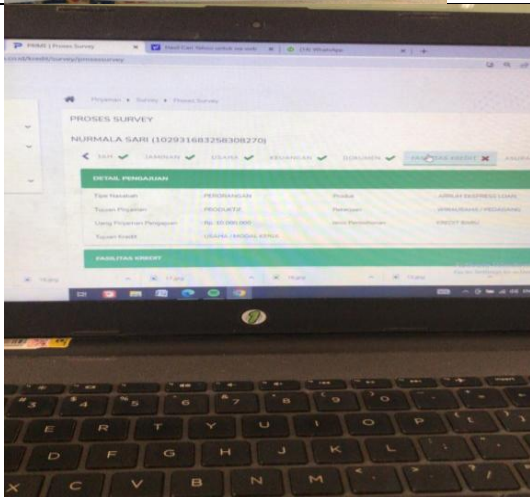
NO	WORKING	EXPLANATION
1		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
2		Surveying the places of business and homes of customers who have applied for Kur Syariah funds loans at <i>pegadaian</i> .
3		Input customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i> , and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer


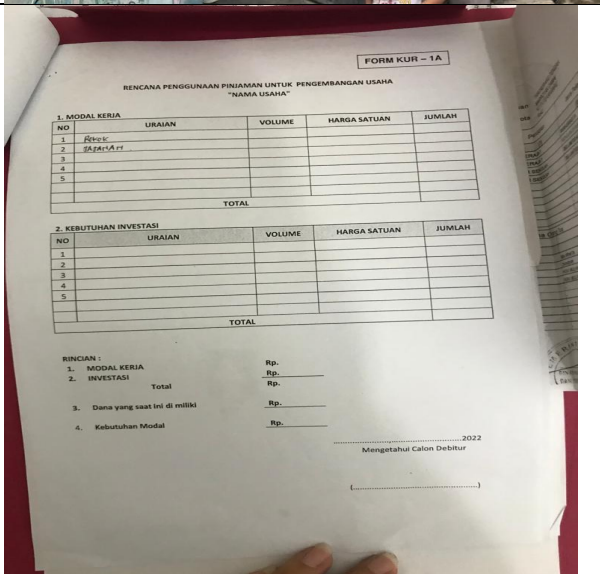
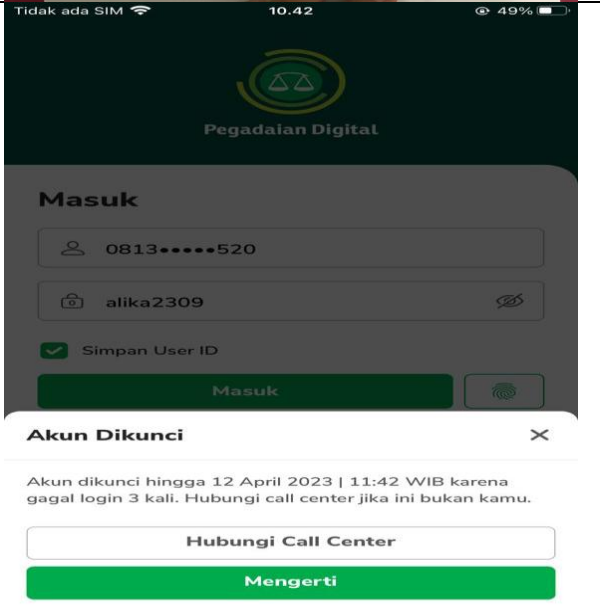
		
4		<p>Receive documents and terms and conditions for customers who want to make a Kreasi loan by pawning their motorbike/car BPKB. the author also checks on the customer's motorbike.</p>
5		<p>Surveying the places of business and homes of customers who have applied for Kur Syariah funds loans at <i>pegadaian</i>.</p>

Day : Monday - Saturday
Date : March 13th - March 18th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
13/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag	
14/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer data that is due 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
15/03	<ol style="list-style-type: none"> 1. Conducting a KUR customer survey 2. Entering complete customer data that will apply for a KUR loan 3. Applying for customer KUR loans 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
16/03	<ol style="list-style-type: none"> 1. Helping customers complete the BPKB motorbike pawn loan application file 2. Entering customer data that will apply for a loan 3. Collecting customer data that has been auctioned off 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
17/03	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are in arrears and are due 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

18/03	5. Serving customers 6. Printing the credit application form 7. Fill in the cash book and submit it 8. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).		
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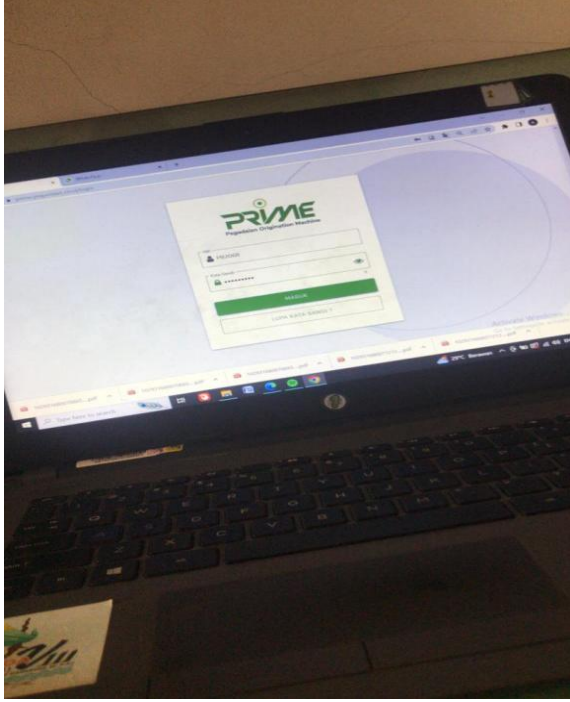
NO	WORKING	EXPLANATION
1		<p>Doing archiving or confirmation to customers who want to pick up goods by confirming the SBG number and will be registered H-1 before picking up the goods.</p>
2		<p>Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i>, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer</p>


3		<p>Surveying the places of business and homes of customers who have applied for Kur Syariah funds loans at <i>pegadaian</i></p>
4		<p>Filling in the complete data of customers who have just applied for KUR loan funds at Pegadaian, and interview customers who have borrowed KUR funds.</p>
5		<p>Assisting customers in using the Pegadaian Digital System application in conducting online transactions at Pegadaian.</p>
6		<p>The CDO and HSE team from PT AdaroEnergy visited</p>

		PT Pertamina RU II Sungai Pakning and invited them to visit the groups fostered by the CSR program and the writer was assigned as a documentation
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Day : Monday - Sunday
Date : March 20th - March 25th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
20/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping customers make payment transactions 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag	
21/03	<ol style="list-style-type: none"> 1. Inputing KUR customer data 2. Authorizing the first disbursement of KUR <i>Syariah</i> 3. Printing the contract that will be signed by the KUR customer 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
22/03	Nyepi Day, Saka New Year 1945		
23/03	Nyepi Holiday Together		
24/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
25/03	<ol style="list-style-type: none"> 1. Serving customers 2. Assisting cashiers in inputting customer data that has already disbursed KUR 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

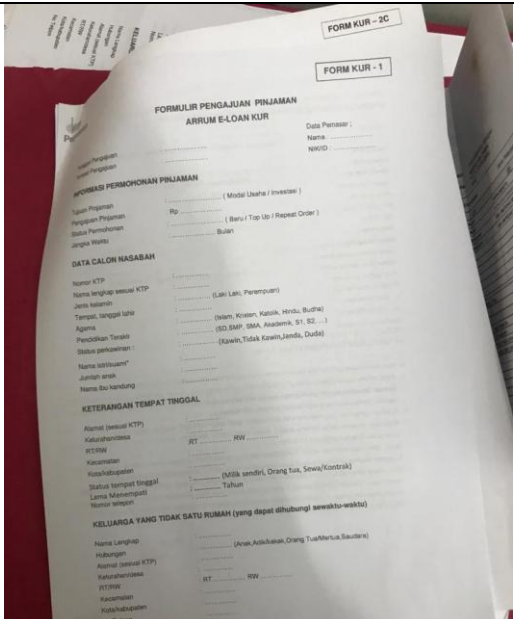
NO	WORKING	EXPLANATION
1		<p>Surveying the places of business and homes of customers who have applied for Kur Syariah funds loans at <i>pegadaian</i></p>
2		<p>Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i>, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer</p>
3	Nyepi Day	
4		



5		<p>Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i>, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer.</p>
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Day : Monday - Saturday
Date : March 27th - April 01th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
27/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Moli Novita, S.Ag	
28/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Compiling a list of auctions and Ukel 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
29/03	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Assisting customers in completing KUR loan application data 4. Inputting KUR customer data 5. Filling in the cash book and submit it 6. Archiving (SBG, SBG Settlement, Cashier 		

	Recapitalization, EDC Transactions).		
30/03	<ol style="list-style-type: none"> 1. Surveying KUR customer businesses 2. Entering the complete data of customers applying for KUR loans 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
31/03	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are in arrears and are due 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
01/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		


NO	WORKING	EXPLANATION
1		Fill in the complete data of customers who have just applied for KUR loan funds at Pegadaian, and interview customers who have borrowed KUR funds.


2		Distributing brochures to several areas that are busy with selling MSMEs around Pekanbaru City.
3		Documenting customers who have signed the KUR fund disbursement agreement, and also informing the faithful on what date the customer is required to pay the installments and the amount of the installments.
4		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
5		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .

Day : Monday - Saturday
Date : April 03th - April 08th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
03/04	1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it		

	5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Moli Novita, S.Ag	
04/04	<ol style="list-style-type: none"> 1. Printing the credit application form 2. Inputting KUR disbursement customers and Kreasi customers 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
05/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Assisting customers in completing KUR loan application data 4. Inputting KUR customer data 5. Filling in the cash book and submit it 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
06/04	<ol style="list-style-type: none"> 1. Surveying KUR customer businesses 2. Entering the complete data of customers applying for KUR loans 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
07/04	Good Friday		
08/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping cashiers to make disbursement of Customer Sharia KUR loan funds 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		


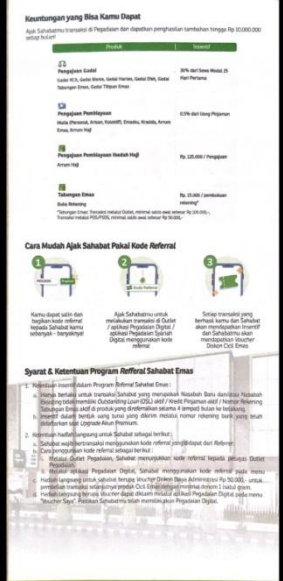

NO	WORKING	EXPLANATION
1		<p>Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i>, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer.</p>
2		<p>Distribution of flyers to several areas that are busy selling UMKM on Tuanku Tambusai street and Paus street.</p>
3		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>


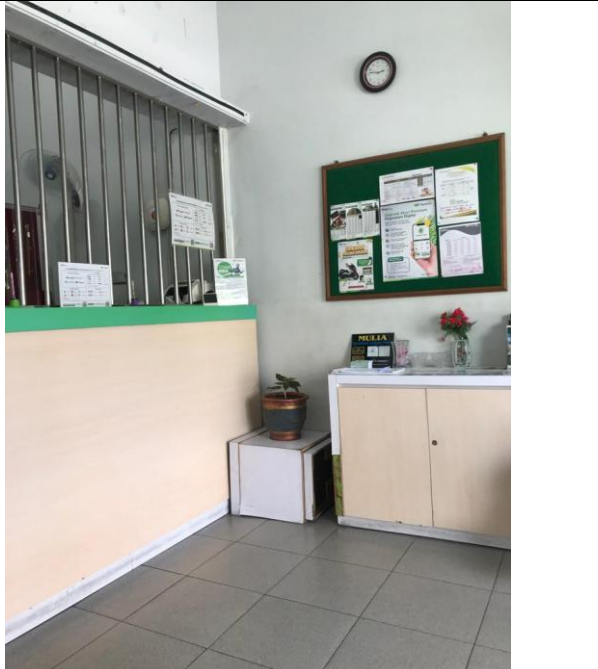
4		<p>Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i>, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer.</p>
5		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>
6		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>

Day : Monday - Saturday
Date : April 10th- April 15th 2023

Date	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
10/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Checking the completeness of KUR customer files 4. Inputting KUR customer data 5. Filling in the cash book and submit it 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		hvksdh
11/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Entering complete data for KUR customers who will apply for a loan 4. Filling in the cash book and submit it 5. Archiving (SBG, SBG Settlement, Cashier 	Moli Novita, S.Ag	

	Recapitalization, EDC Transactions).		
12/04	<ol style="list-style-type: none"> 1. Serving customers 2. Calling customers who are past due and notify them that they will immediately be auctioned if they have not been paid/extended 3. Filling in the cash book and submit it 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
13/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Conducting a survey with BPO UPC Railways to the homes and places of business of customers who apply for KUR loans 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
14/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting KUR customer complete data 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
15/04	<ol style="list-style-type: none"> 1. Serving customers 2. Assisting cashiers in disbursing KUR funds to customers 3. Printing the customer contract which will be signed by the customer 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

NO	WORKING	EXPLANATION
1	 	Distribution of brochures to several areas that are busy selling UMKM around the Central Tangerang area.
2		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
3		Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i> , and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer.

4		the process of inputting customer data that has completed the KUR loan application file at the pegadaian.
5		Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i> , and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer
6		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .

Day : Monday-Saturday
Date : April 17th- April 22th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
17/04	1. Serving customers 2. Assisting cashiers in		

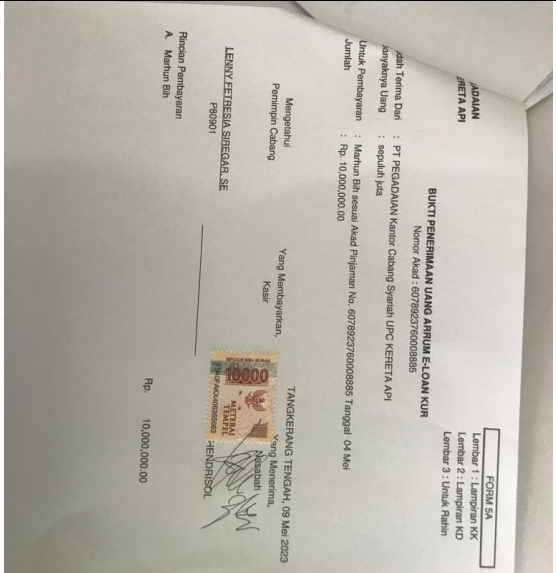
	disbursing KUR funds to customers 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).	Moli Novita, S.Ag	
18/04	Eid Al-Fitr		
19/04			
20/04			
21/04			
22/04			


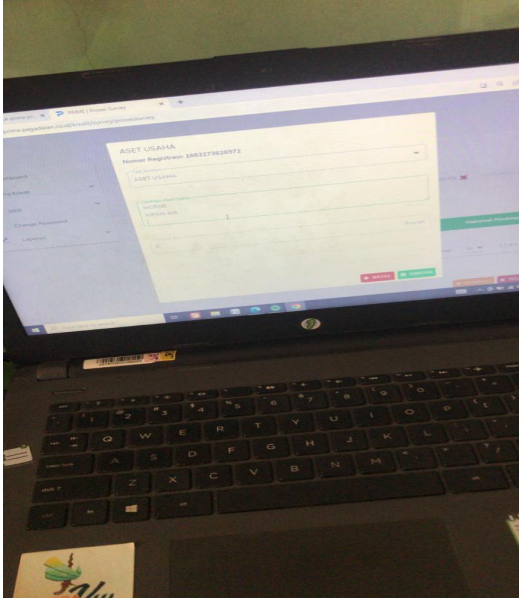
NO	KETERANGAN
1	Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
2	Eid Al-Fitr
3	
4	
5	
6	

Day : Monday - Saturday
Tanggal : April 24th - April 29th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
24/04	Joint Leave for Eid Al-Fitr 1444 H	Moli Novita, S.Ag	
25/04			
26/04	1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).		
27/04	1. Serving customers 2. Printing the credit application form 3. Recording customer SBG auctions 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).		
28/04	1. Serving customers		

	<ol style="list-style-type: none"> 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
29/04	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping customers complete the KUR loan application requirements 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

NO	WORKING	EXPLANATION
1		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
2		Assisting cashiers in the process of disbursing funds to customers.

3		<p>Inputting customer data who wants to apply for Kur Syariah loans at <i>pegadaian</i>, and complete the data, finances, capital, assets from the customer and the loan amount desired by the customer</p>
4		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>
5		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>
6		<p>The process of inputting customer data that has completed the KUR loan application file at the <i>pegadaian</i>.</p>

Day : Monday - Saturday
Date : May 01th - May 06th 2023

DATE	DESCRIPTION OF ACTIVITIES	TUGAS TUGAS	TANDA TANGAN
01/05	International Labor Day	Moli Novita, S.Ag	
02/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
03/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer KUR data 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
04/05	<ol style="list-style-type: none"> 1. Serving customers 2. Assisting cashiers in conducting customer pawn transactions at pawnshops 3. Filling out and save the customer's KUR file 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
05/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. surveying customers who will disburse KUR funds at <i>pegadaian</i> 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
06/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier 		

	Recapitalization, EDC Transactions).	
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NO	WORKING	EXPLANATION
1		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
2		Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.
3		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
4		Distributing creative loan brochures, gold savings, and <i>Haji Arrum</i> in the area around UPC Kereta Api.
5		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .

		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
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Day : Monday - Saturday
Date : May 08th - May 13th 2023

DATE	DESCRIPTION OF ACTIVITIES	TUGAS TUGAS	TANDA TANGAN
08/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling out the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag	
09/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping customers complete the KUR loan application requirements 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
10/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
11/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. surveying the place of business of customers applying for KUR loans 4. Documenting the customer's business and home 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC 		

	Transactions).		
12/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
13/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursing customer KUR funds and helping customers sign contracts/agreement 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

NO	WORKING	EXPLANATION
1		<p>Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.</p>


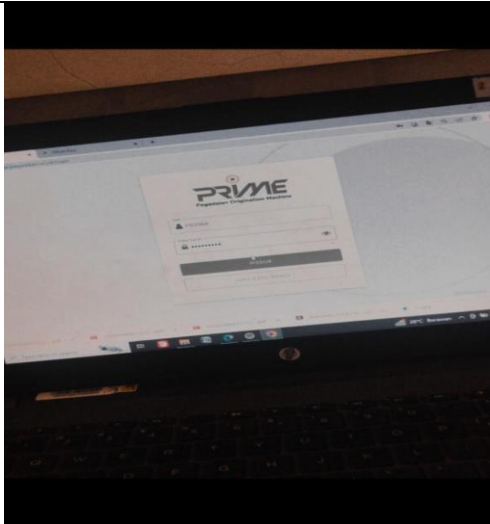
2		<p>Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.</p>																																																																						
3		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>																																																																						
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Day : Tuesday - Friday
Date : May 15th - May 20th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
15/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling out the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag	
16/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers who are past due 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
17/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting customer data applying for KUR loans 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
18/05	Ascension Day of Jesus		
19/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
20/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 		

	<ol style="list-style-type: none"> 3. Disbursing customer KUR funds and helping customers sign contracts/agreement 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
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NO	WORKING	EXPLANATION
1		The process of inputting customer data that has completed the KUR loan application file at the pegadaian.
2		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
3		The process of inputting customer data that has completed the KUR loan application file at the pegadaian.
4	Ascension Day of Jesus	

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6		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .																																																											

Day : Monday - Saturday
Date : May 22th - May 27th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
22/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Compiling auction customer data and Ukel 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag.	
23/05	<ol style="list-style-type: none"> 1. Inputting KUR customer data 2. Conducting a survey with BPO UPC Railways 3. Helping to print several contract documents for Kreadi customers who wish to make disbursements 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
24/05	<ol style="list-style-type: none"> 1. Participating in an auction held by <i>Pegadaian</i> Kanwil II Pekanbaru at Mall Ska Pekanbaru 2. Filling in the cash book and submit it to the cashier 3. Archiving (SBG, SBG 		

	Settlement, Cashier Recapitalization, EDC Transactions).		
25/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. surveying the place of business of customers applying for KUR loans 4. Documenting the customer's business and home 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
26/05	<ol style="list-style-type: none"> 5. Serving customers 6. Printing the credit application form 7. Filling in the cash book and submit it to the cashier 8. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
27/05	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursing customer KUR funds and helping customers sign contracts/agreement 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

NO	WORKING	EXPLANATION
1		<p>Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.</p>


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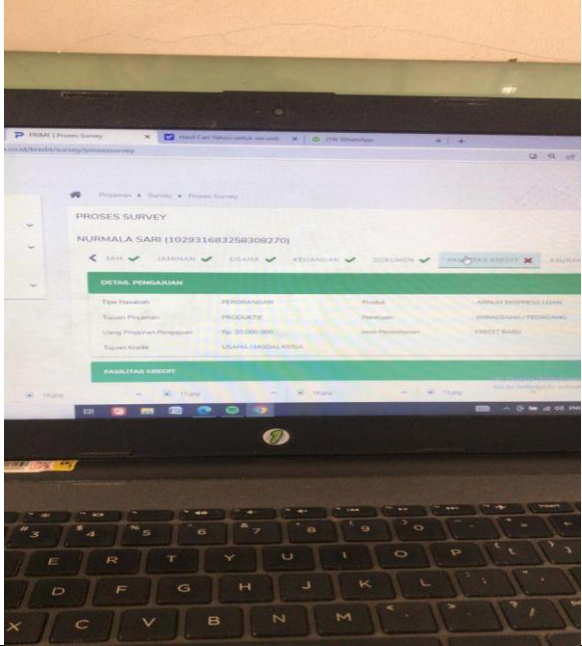

6		Helping customers prepare KUR requirements documents at <i>Pegadaian</i>
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Day : Monday - Saturday
Date : May 29th - June 03th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
29/05	<ol style="list-style-type: none"> 1. Serving customers 2. Helping managers conduct auctions to customers 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag.	
30/05	<ol style="list-style-type: none"> 1. Serving customers 2. Entering customer data that will apply for a KUR loan 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
31/05	<ol style="list-style-type: none"> 1. Serving customers 2. Surveying KUR customers who apply for KUR loans 3. Documenting the business and homes of customers 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
01/06	<ol style="list-style-type: none"> 1. Serving customers 2. Inputting complete KUR customer data 3. Entering and tidying up customer data that will make disbursement 4. Filling in the cash book and 		

	<ul style="list-style-type: none"> 5. submit it to the cashier Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
02/06	<ul style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
03/06	<ul style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Disbursing KUR funds to customers through BRI ATM debits that have collaborated with pawnshops 4. Helping to print the contract that will be signed by the customer 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

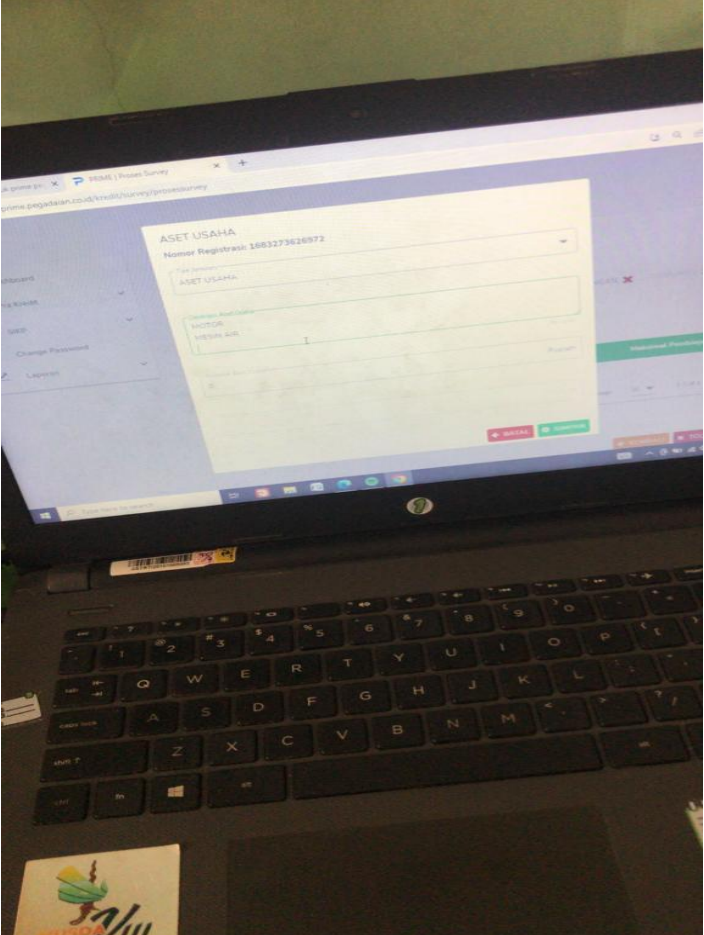
NO	WORKING	EXPLANATION
1	-	Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
2		Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.

3		<p>The process of inputting customer data that has completed the KUR loan application file at the pegadaian.</p>
4		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>
5		<p>Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.</p>
6		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>

Day : Monday - Saturday
Date : June 05th - June 10th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
05/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag.	
06/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Receiving KUR files from customers 4. Inputting data to make a new KUR application 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
07/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Inputting complete customer data that has been completed with the requirements 4. Conducting a survey on KUR customer businesses 5. Documenting the customer's place of business and home 6. Filling in the cash book and submit it to the cashier 7. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
08/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Applying for a new KUR loan if it has been confirmed by the manager 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
09/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application 		

	form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).		
10/06	1. Serving customers 2. Printing the credit application form 3. Disbursement of KUR funds to customers 4. Printing and print the KUR loan contract/agreement at the pawn shop 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions).		

NO	WORKING	EXPLANATION
1		<p>The process of inputting customer data that has completed the KUR loan application file at the pegadaian.</p>

2.

FORM KUR - 1A

RENCANA PENGGUNAAN PINJAMAN UNTUK PENGEMBANGAN USAHA
"NAMA USAHA"

1. MODAL KERJA				
NO	URAIAN	VOLUME	HARGA SATUAN	JUMLAH
1	Rokok			
2	SAJAJART			
3				
4				
5				
TOTAL				

2. KEBUTUHAN INVESTASI				
NO	URAIAN	VOLUME	HARGA SATUAN	JUMLAH
1				
2				
3				
4				
5				
TOTAL				

RINCIAN :

1. MODAL KERJA Rp. _____

2. INVESTASI Total Rp. _____

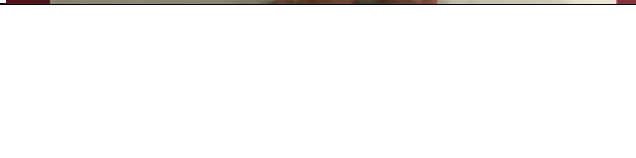
3. Dana yang saat ini di miliki Rp. _____

4. Kebutuhan Modal Rp. _____

.....2022
Mengetahui Calon Debitur
(.....)

Completing the customer files that apply for new KUR Syariah loans

3

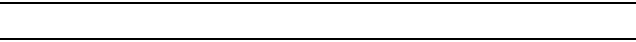


Serving customers who want to make payments and pick up goods at the Pegadaian.

4

Distributing creative KUR loan brochures in the area around UPC Kereta Api.

5




Serving customers

		who want to make payments and pick up goods at the <i>Pegadaian</i> .
6		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .

Day : Monday - Saturday
Date : June 12th - June 17th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
12/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag.	
13/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Calling customers whose mortgages and loan creations are due 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
14/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Performing the preparation of cashier transaction recapitulation taught by managers and cashiers 4. Printing all transactions 5. Filling in the cash book and submit it to the cashier 6. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
15/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier 		

	Recapitalization, EDC Transactions).		
16/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Helping cashiers to disburse Multipurpose Kreasi loans through BRI ATM debits 4. Filling in the cash book and submit it to the cashier 5. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		
17/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

NO	WORKING	EXPLANATION
1		<p>The process of inputting customer data that has completed the KUR loan application file at the pegadaian.</p>

2

Pegadaian KUR Syariah HANYA 0,14% per Bulan

PINJAMAN	ANGSURAN			
	12 BULAN	18 BULAN	24 BULAN	36 BULAN
1.000.000	84.800	57.000	43.100	29.200
2.000.000	169.500	114.000	86.200	58.400
3.000.000	254.200	170.900	129.200	87.600
4.000.000	339.000	227.900	172.300	116.800
5.000.000	423.700	284.800	215.400	145.900
6.000.000	508.400	341.800	258.400	175.100
7.000.000	593.200	398.700	301.500	204.300
8.000.000	677.900	455.700	344.600	233.500
9.000.000	762.600	512.600	387.600	262.600
10.000.000	847.400	569.600	430.700	291.800

Syarat & Ketentuan :

1. Foto Copy KTP (Suami-Istri)
2. Foto Copy Kartu Keluarga
3. Foto Copy Surat Nikah (bagi Marhun yang sudah menikah)
4. Surat Keterangan Usaha (ASLI) / Foto Copy SIUP
5. Memiliki rumah tinggal tetap (dibuktikan dengan PBB atau SHM/SHGB)
6. Surat Keterangan Domisili (jika alamat beda dengan KTP)
7. Foto Copy Rekening Listrik/Telp
8. Dokumen Tambahan (Bila diperlukan)

Contact Person :


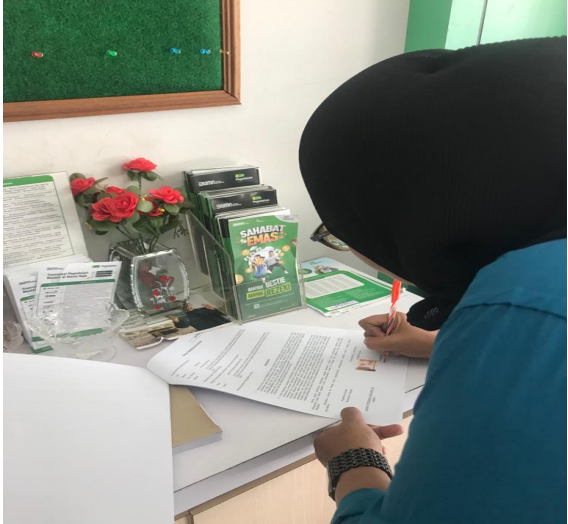
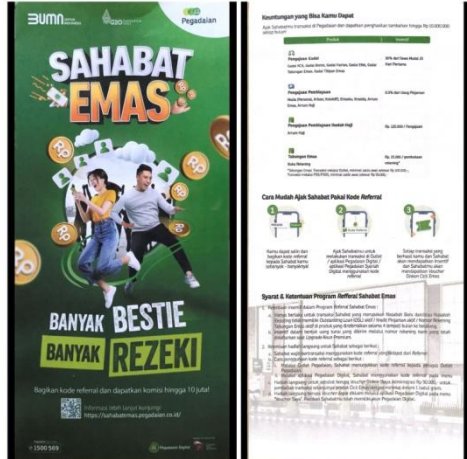
1500 569 | www.pegadaian.co.id | Pegadaian | UMKM, pegadaian | SahabatPegadaian

Distributing creative KUR loan brochures in the area around UPC Kereta Api.

3




Conducting surveys and documentation at the place of business and the homes of customers who apply for KUR loan funds.

4		<p>Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i>.</p>
5		<p>Assisting cashiers in the process of disbursing Sharia KUR loan funds from <i>Pegadaian</i>.</p>
6		<p>Distributing creative KUR loan brochures in the area around UPC Kereta Api.</p>

Day : Monday - Saturday
Date : June 19th - June 20th 2023

DATE	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
19/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Filling in the cash book and submit it to the cashier 4. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 	Moli Novita, S.Ag.	
20/06	<ol style="list-style-type: none"> 1. Serving customers 2. Printing the credit application form 3. Farewell to all staff and management of <i>PT Pegadaian</i> (Persero) UPC Kereta Api 4. Giving mementos to UPC Train managers and cashiers 5. Doing parting documentation with all staff and leaders 6. Filling in the cash book and submit it to the cashier 7. Archiving (SBG, SBG Settlement, Cashier Recapitalization, EDC Transactions). 		

NO	WORKING	EXPLANATION
1		Serving customers who want to make payments and pick up goods at the <i>Pegadaian</i> .
2		Farewell to all staff and management of <i>PT Pegadaian</i> (Persero) UPC Kereta Api





Appendix 6 : Photos of Apprenticeship documentation photos





