

APPRENTICESHIP REPORT

**PT.PEGADAIAN (PERSERO)
UPC TAMPAN**

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**INTERNATIONAL BUSINESS ADMINISTRATION STUDY
PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS
2022**

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PT.PEGADAIAN (PERSERO)
UPC TAMPAN

Written as one of the conditions for completing Apprenticeship

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Pekanbaru, June 30th 2022

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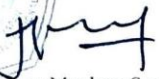
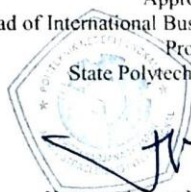
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CHAPTER I

BACKGROUND

1.1 Background of the Apprenticeship

Human resources are one of the most important factors in supporting the progress and continuity of an agency / company. 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 improve human resources. It aims to create a prosperous community life, both in terms of education and a bright future as well as being able to compete in the world of work with creative ideas. One of the steps and efforts taken by the education sector to improve the quality and quantity of human resources is the implementation of Job Training.

Apprenticeship is a series of activities that include understanding the theory/concept of science that is applied in work according to the profession of the field of study. KP can add to the discourse, knowledge and skills of students, as well as being able to solve scientific problems in accordance with the theory they have acquired in college. With the practice of field work, students are expected to be able to go directly into the real world of work, so that in the completion of their studies later students can become professional and ready-to-use workers as expected (KP Guide, 2017).

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 the apprenticeship students can get to know firsthand how administration in the real public sector is, and can add insight to each student to be more skilled, responsive, and able to compete and be efficient in the future. As a consequence, after completing apprenticeship, each student is required to make a work report while carrying out practical work so that students can be responsible for the results obtained from these apprenticeship activities and can continue their studies in the following semester. Based on the terms and conditions above, this apprenticeship was carried out in one of the companies in the city of Pekanbaru which is a public sector company, namely PT. Pegadaian (Persero) Panam Branch UPC Tampan which has been carried out for 4 (four) months starting from March 1, 2022 to June 30, 2022.

1.2 Purpose of Apprenticeship

The apprenticeship of State Polytechnic of Bengkalis students, International Business Administration study program have the following objectives:

1. To describe job descriptions during apprenticeship.
2. To know the place and time of apprenticeship.
3. To explain practical workplace systems and procedures.
4. To find out the obstacles and solution during apprenticeship.

1.3 Significances of the Apprenticeship

The practical work carried out is very beneficial for several parties such as students, companies and State Polytechnic of Bengkalis.

1. For Students

There are several benefits from the implementation of apprenticeship programs obtained by students, namely as follows:

- 1) Get a certificate from the company if you have completed the apprenticeship program.

- 2) Students can develop work relationships and add experience to their resumes.
- 3) Students have the opportunity to apply theoretical/conceptual knowledge in the real world of work.
- 4) Students gain practical experience in applying theoretical/conceptual science according to their study program. Students have the opportunity to be able to analyze problems related to science that are applied in work according to their study program.

2. For Companies

The benefits of implementing apprenticeship programs are also obtained by companies/institutions that accept apprenticeship students, such as:

- 1) The company will receive labor assistance from students who do apprenticeship so that the work becomes a little lighter and easier.
- 2) The company will be recognized by academics and the world of education.

3. For State Polytechnic of Bengkalis

There are several benefits from implementing the apprenticeship program obtained by the State Polytechnic of Bengkalis, which are as follows:

- 1) There is good cooperation/relationship between the campus and the company where students do apprenticeship.
- 2) State Polytechnic of Bengkalis can improve the quality of its graduates through student apprenticeship experience.
- 3) State Polytechnic of Bengkalis will be better known in the industrial or corporate world.
- 4) State Polytechnic of Bengkalis received feedback from organizations/companies on the ability of students who take part in apprenticeship in the world of work.
- 5) State Polytechnic of Bengkalis receives feedback from the world of work for curriculum development and learning process.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company Profile

The history of pawnshops in Indonesia began in 1746 when the VOC (Vereenigde Oost Indische Compagnie) arrived in Indonesia. VOC became one of the trading airlines from the Netherlands 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 Bank Van Leening is a Dutch-owned business entity that aims to assist the community in finding loan funds with pledged guarantees. At first this business was made by the private sector, but in its development this pawnshop business was taken over by the Dutch East Indies government and then turned into a state company, according to the laws of the Dutch East Indies government at that time with the status of the Pawnshop Service.

In the history of the pawnshop business world, pawnshops were first carried out in Italy, then in its development it expanded to Europe and then to England, France and the Netherlands. Through the VOC, the Dutch pawnshops were brought into the Dutch East Indies. When the VOC dissolved in 1800, the Pegadaian business was taken over by the Dutch East Indies Government and changed its status to the Pawnshop Service, the Pawnshop regulations were changed, namely regarding goods that can be accepted as pawns including jewelry and other valuables.

In 1901, based on the decision of the Dutch East Indies Government number 13, the Dutch East Indies government established a government-owned pawnshop in Sukabumi, West Java, on April 1, 1901, 20 with the name Jawatan Pegadaian. Furthermore, April 1 is commemorated as the Anniversary of the Pawnshop. During the Japanese occupation, the Pegadaian Bureau Head Office building located at Jalan Kramat Raya 162, Jakarta was used as a place for prisoners of war and the head office for the Bureau of Pawnshops was moved to

Jalan Kramat Raya 132. Not much has changed during the Japanese government, both in terms of policy and organizational structure. Pawnshop Office. The Pegadaian Bureau in Japanese is called "Sitji Eigeikyuku", the Head of the Pegadaian Bureau is held by a Japanese named Ohno-San and his representative is an indigenous person named M. Saubari. After Indonesia's independence in 1945, the pawnshop is a non-bank financial institution controlled by the Government of the Republic of Indonesia. However, the Pegadaian Office had moved to Karang Anyar, Kebumen and to Magelang due to the increasingly heated situation of the Dutch military aggression war.

After the war of Independence the office of the Pegadaian Office returned to Jakarta and the Pegadaian was managed by the Government of the Republic of Indonesia. During this period, Pegadaian has changed its status several times, namely as a State Company (PN) since January 1, 1961, then based on Government Regulation No. which was updated by Government Regulation No.103/2000) changed again to a Public Company (Perum). Then in 2011, a change in status occurred again, namely from Perum to a Company which had been stipulated in Government Regulation (PP) No. 51/2011 which was signed on December 13, 2011. However, the change was effective after the articles of association were submitted to the competent authorities, namely on April 1, 2012.

PT Pegadaian (Persero) Regional Office II is a fraction 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 holds 3 areas, namely the Padang area, Pekanbaru area and Batam area. Pegadaian Kanwil II Peknbaru consists of 28 branches and 214 units. PT Pegadaian UPC Tampan itself, which is a unit of the Panam branch, is located on Jl Purwodadi, Kelurahan Tampan.

2.1.1 Logo of Pegadaian

The following is the Pegadaian Logo before April 1, 2013:



Figure 2.1 Logo of Pegadaian before April 1, 2013
Source: Processed Data, 2022

The meaning of logo is :

1. Green shade trees:
 - a. Protect and help the community,
 - b. Always growing and developing,
 - c. Reflecting the shade,
 - d. Green is an agrarian color that is familiar to small people.
2. Black scales:
 - a. Balance and openness in service,
 - b. Honesty, Pawnshop Writing
3. Pawnshop writing in italics:
 - a. Simple, practicality and convenience,
 - b. Dynamic, keep moving forward,
 - c. Block letters symbolize firmness and sturdiness.

While Pegadaian Logo start from 1 April 2013:



Figure 2.2 Logo of Pegadaian Start April 1, 2013
Source: Processed Data, 2022

The three intersecting circles represent the three main services of Pegadaian, namely Pawn and Micro Financing, Gold, and Various Services. The symbol of the scales gives the meaning of justice, honesty. The green color symbolizes shade, always growing, protecting and helping the community

The slogan or motto of the Pawnshop which has been officially set by the Board of Directors on April 10, 1991 is "*Menyelesaikan Masalah Tanpa Masalah*".= This slogan reflects the main characteristics of Pegadaian services, namely:

1. Overcome financial problems or funding needs in services in a relatively short time,
2. Do not demand difficult administrative requirements.

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 core business
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

Pawning is a type of business providing loans with collateral for pawned goods. The financial services business is then referred to as a pawn business.

While 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 Corporation. Perum is a state-owned company whose entire capital is regulated by the state. That is, capital that comes from and is separated from state wealth. 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 community.

Pegadaian products are quite diverse. Pegadaian's main business is providing loans with guaranteed movable goods both conventionally and sharia. Meanwhile, Pegadaian's supporting businesses include micro business financing, gold installments and savings, motor vehicle installments, Hajj financing and sharia tourism. Next are various other services such as money transfers, online multi payments, estimation services, deposit services, gemstone certification, and safe deposit boxes. 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 community by channeling credit on the basis of the law of pawning. The middle and lower economic communities that are focused on are farmers, fishermen, small traders, and other small, productive industries. Small industries are like, workers or civil servants with a weak economy and are consumptive.
2. Contribute to the prevention of improper lending. Unreasonable loans are like bondage, illegal pawnshops, and other usury practices. Distributing credit and other businesses that are beneficial, especially for the government, and the community.
3. Foster credit patterns to be organized and useful. If necessary, the pawnshop expands its area of operation.

Types of Pawnshops In general, the Pawnshop business is divided into two types.

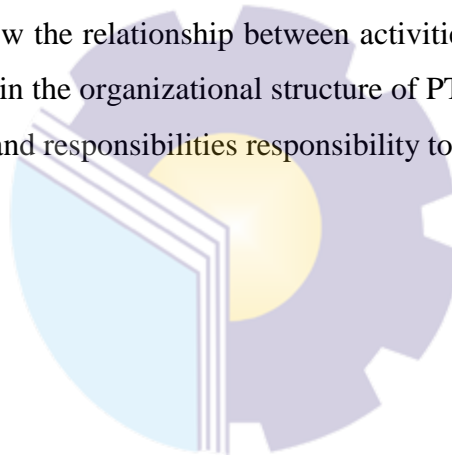
1. Pegadaian conventional. Pegadaian conventional according to civil law have the principle of helping each other. In this business, Pegadaian's profits are interest and administrative costs. Borrowers or debtors from Pegadaian must

also surrender movable property that can be pledged or pledged as collateral.

2. Pegadaian Syariah. Along with the development of the sharia economy in Indonesia, which is a country with the largest Muslim population in the world, Pegadaian also opens Islamic financial services.

2.4 Organization Structure

The organizational structure is an arrangement and relationship between each part and the existing 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 one another and how the relationship between activities and functions is limited. Each work position in the organizational structure of PT Pegadaian (Persero) UPC Tampan has duties and responsibilities responsibility to achieve company goals.



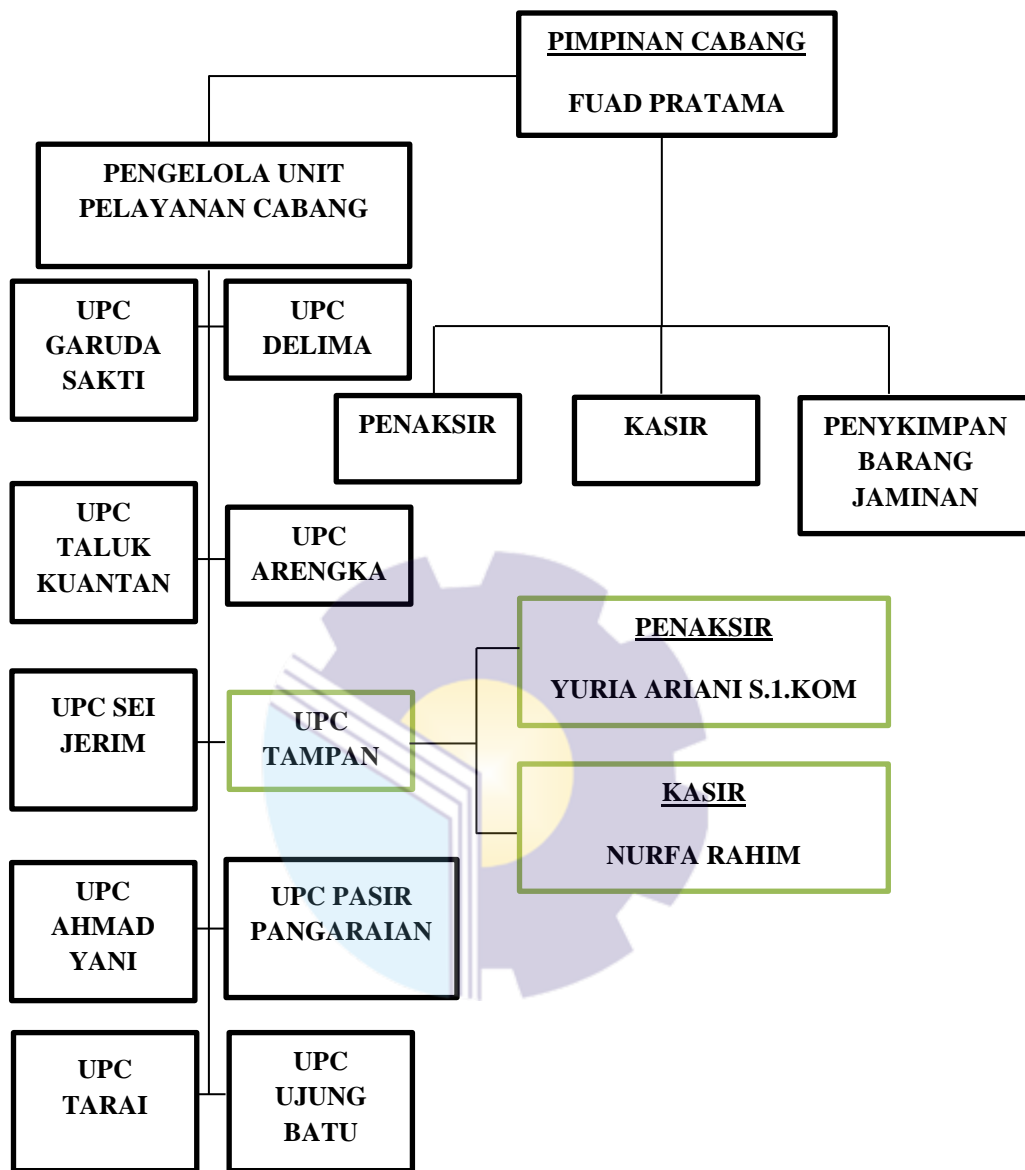


Figure 2.3 Organizational Structure of PT. Pegadaian Persero Panam Branch

Source : Processed Data, 2022

Each of the job position in organizational structure has its own responsibility and duty to reach the goals of its organization. These are the description of each position:

1. UPC Estimator

The job description of the UPC Assessor includes:

- a. Carry out professional, fast and accurate assessment (assessment) of collateral and pawn financing initiatives in accordance with applicable regulations;

- b. Carry out excellent service activities to customers to achieve customer satisfaction targets;
- c. Carry out Non-Performing Loan (NPL) control activities for pawn products effectively in accordance with applicable SOPs;
- d. Manage the pawn business portfolio in accordance with the set business targets;
- e. Carry out marketing and sales activities to increase the loan portfolio of pawn products;
- f. Updating the Local Market Price (HPS) periodically in accordance with applicable regulations;
- g. Prepare reports and documentation related to the scope and scope of work of the Appraiser.

Responsibilities of the UPC Assessor include:

- a. Implementation of the assessment (assessment) of collateral in a professional, fast and accurate manner;
- b. Implementation of excellent service to customers;
- c. Controlled NPL of pawned products;
- d. Achieving the target of the pawn product portfolio;
- e. Implementation of marketing and sales of pawn products;
- f. HPS is updated regularly in accordance with applicable regulations;
- g. Compilation of reports and documentation according to the scope and scope of work of the Appraiser.

The powers of the UPC Appraiser include:

- a. Determine the estimated value of the pledged product collateral in accordance with the limits of authority;
- b. Determine the loan money for pawn products according to the limits of their authority;
- c. Carry out pawn product loan initiatives;
- d. Carry out other approval functions in accordance with the limits of authority and applicable regulations to support the smooth operations 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 disbursements 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 upselling;

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 The Working Process

PT Pegadaian (Persero) is the only business entity in Indonesia that officially has a license to carry out financial institution activities in the form of financing in the form of distributing funds to the public on the basis of the pawn

law as referred to in the Civil Code Article 1150. Scope of PT. Pegadaian (Persero) UPC Tampan is as follows:

1. Money in the form of loans to the wider community for those in need based on the law of lien.
2. Receive appraisal services, namely services to people who want to know how much the real value of the goods they have, for example Gold, Diamonds and other valuables.
3. Receiving deposit services, namely services to the public who entrusted their goods.
4. Cooperating with third parties in how to utilize the Company's Assets in the Property Business sector, such as in the construction of offices and shops with System Build Operate and Transfer (BOT).
5. Employee Credit, namely the provision of credit given to employees with fixed income.

A. System and Procedure

In the procedure for obtaining borrowed money 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 types of requirements that can make it difficult for the community, as is the case with banking. The procedure for obtaining a loan from Pegadaian is as follows:

1. Prospective customers come directly to the appraisal counter and submit the goods to be guaranteed by showing their Identity Card (KTP) or power of attorney if the owner of the goods cannot come himself.
2. The collateral is examined for quality to estimate and determine the price, based on the estimate made by the estimator, it will be determined which loan can be accepted by the customer.
3. Then the payment of the loan money is made by the cashier without any cost deductions except for 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 term.
2. The customer pays back the loan plus the capital lease (interest) directly to the cashier accompanied by proof of a pledge.
3. The goods are issued by the security depositary.
4. The pawned goods are returned to the customer.

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

B. Source of Funding

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 sources and banking. To meet the funding needs, then 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 loans from KLBI.
5. From the public through the issuance of bonds.

C. Guaranteed Goods

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

1. Items in the form of jewelry made of gold, silver jewelry, platinum, both decorated with diamonds and pearls.
2. Electronic goods: tv, cellphone, dvd, laptop, refrigerator, etc.
3. Vehicles: bicycles, motorcycles, cars.

4. Household items: glassware.
5. Machinery: sewing machines and boat motors.
6. Textiles: batik cloth, rugs and
7. Other items deemed valuable.

D. Appraisal

The distribution of borrowed money on the basis of pawn law is carried out by requiring customers to be able to submit movable goods as collateral, such as: Gold, Diamonds, Electronic Goods, Motor Vehicles, and others. The goods are then assessed by an appraiser who has expertise in this matter, to determine the amount of money that can be given. Basically, the amount of loan money that can be given according to the current provisions divided by groups B, C and D is 89% of the estimated value. The estimation of the collateral is based on the local market price, which is updated from time to time to reflect the market value of the goods to be pawned.

E. Products and Services

In general, until now, there are still many community members who know Pegadaian from the general business, namely Pawn. In fact, besides that, there are actually quite a lot of Pegadaian products. Here are some of the services of PT. Pegadaian (Persero). The Pawnshop 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,- The guarantee is in the form of movable goods, gold and diamond jewelry, electronic equipment, vehicles, and other household appliances. The maximum credit period is 4 months or 120 days and the withdrawal is done by paying the loan money with the capital lease.

2. KREASI (Fiducia Installment Credit)

This service is aimed at Micro Entrepreneurs as an alternative in fulfilling business capital with a guarantee as a fiduciary and the loan repayment is made through Kreasi Credit installments, which is a modification of the old product

which was previously known as the Pegadaian Business Feasibility Credit. The currently accepted collateral is in the form of BPKB for motorcycles 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 is a service for providing loans to the public with collateral in the form of shares with a pawn system.

8. Kucica (Send Money Instant, 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 to send and receive money anytime and anywhere instantly, quickly and safely.

9. Amazed (Multipurpose Credit For General)

Amazed is a service for providing loans that are indicated for Permanent 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 about the value and quality of an item they own.

11. Rahn (Sharia Pawn)

Rahn's financing from Pegadaian Syariah is the right solution to the need for fast funds that are Sharia-compliant. Guarantee of goods in the form of jewelry, electronic goods or vehicles.

12. Arrum Haji

Loans or bailouts to customers who want to perform the Hajj. Arrum Haji system customers are required to provide a guarantee in the form of Gold weighing 3.5 Grams to get a loan or bailout of Rp. 25,000,000 to customers to get a portion of the pilgrimage.

13. Precious Metals (Murabahah of Precious Metals for Perpetual Investment)

Precious Metals sales services to the public in cash or in installments with a fast process and in a flexible period of time. Precious metals can be an alternative safe investment choice to realize future needs such as performing the pilgrimage, preparing children's education costs, and others.

14. Trustworthy

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

15. Online Multi Payment

Monthly bill payment services such as electricity, telephone, regional drinking water companies (PDAM) and others online at Pegadaian outlets throughout Indonesia. Is a fast payment solution that provides convenience for customers in transactions without having to have an account at a bank.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

This apprenticeship have been carried out at PT Pegadaian (Persero) UPC Tampan which started on March 1 to June 30, 2022 in the cashier section of the UPC Tampan. The types of main tasks carried out during apprenticeship are as follows:

1. Serve customers
2. Print Credit Application Form
3. Filling the money details book
4. Filling the handover of money
5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)

3.2 System and Procedure

The systems and procedures that the writers used while working at PT. Pegadaian (Persero) UPC Tampan is as following:

1. Serve Customers

The author serves pawn customers either in person or by telephone. The procedures for serve customers directly is as follow:

- a. Customer comes to outlet
- b. The author welcome customers then asks the customer's needs whether they want to pawn, pay in installments, extend or redeem the pawned goods.
- c. If the customer wants to pawn, the the author asks for the customer's ID card in the form of KTP/SIM, and asks the customer to fill out the form.
- d. If the customer want to extend the period of the pledge or redeem the pawn goods, then the author asks the customer to submit the SBG (Proof of Pledge)

e. Then the author asks the customer to sit down and wait until his name called.

2. Print Credit Application Form

Credit Application Form is a credit application, namely a form that contains requirements that must be met by customers in order to obtain credit ; In the form , it is regulated, among other things, regarding the identity of the customer to make it easier for input to the Pegadaian Digital Service. The procedures for print credit application form is as follow:

- a. Make sure the printer machine is turned on.
- b. Place the right position credit application form on the paper section of the printer machine.
- c. Enter KTP/SIM on scan printer machine
- d. Print the customer's KTP/SIM on the customer's pawn form so that it can be evidence both for the customer and for the Pegadaian itself.
- e. Then the author submits the form to the appraiser.

The image shows a credit application form with handwritten entries. The form is titled 'Formulir Pengajuan Pinjaman' and includes fields for 'No. SBD', 'GOL', and 'Uraian Barang Jaminan dan Hasil Pengujian'. The handwritten text in the 'Uraian' field reads: 'Sewa unit Hp merk Vivo y 20 5/20 16.9 warna hitam + Charger + lensa'. There are three sections for 'Penaksir' (Penaksir 1, 2, 3) with fields for 'Taks. Rp' and 'UP. Rp'. A 'KPT' section is also present. At the bottom, there is a 'Validasi Taksiran Oleh' section with columns for 'Penaksir 1', 'Penaksir 2', 'Penaksir 3', and 'KPT'. A stamp on the left side of the form contains the text 'PENGUNJUNG BUKU' and '1 340301028004 1300004'. The form is dated '150 00 x 60' and has a 'Tanggal' field.

Figure 3.1 Credit Application Form

Source: Processed Data, 2022

3. Filling the money details book

Money detail book is a book that is used to record banknote and coin that exist on that day. The procedures for filling the money details book is as follow:

- a. The cashier prints the transaction summary at the end of the day
- b. Then the author is then asked to fill in in the cash details ledger to record the detailed amount of money that comes in and goes out on one day.
- c. The author noted based on the amount of the money unit in the cashier recapitulation.
- d. After that, put the book back in the storage cabinets.



Figure 3.2 Cash Details Ledger
Source: Processed Data, 2022

RINCIAN UANG KERTAS										RINCIAN UANG LOGAM											
NO	AMN	100000	50000	20000	10000	5000	2000	1000	500	200	100	50	20	10	5	2	1	0,5	0,2	0,1	
1	100000																				
2	50000																				
3	20000																				
4	10000																				
5	5000																				
6	2000																				
7	1000																				
8	500																				
9	200																				
10	100																				
11	50																				
12	20																				
13	10																				
14	5																				
15	2																				
16	1																				
17	0,5																				
18	0,2																				
19	0,1																				
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Figure 3.3 Cash Details Ledger by Author
Source: Processed Data, 2022

4. Filling the handover of money (OPR-20)

The cash handover book is a record of the balance report resulting from the cashier's transaction recapitulation in one day. It's the same as the money detail book, only the handover book records the balance with numbers and letters. The procedures for filling the handcover of money (OPR-20) is as follow:

- a. The cashier prints the transaction summary at the end of the day
- b. Then the author is then asked to fill OPR-20 to record the detailed amount of money that comes in and goes out on one day.
- c. The author records the morning and evening balances in the form of number and letters.
- d. After that, put the book back in the storage cabinets.



Figure 3.4 Fills in OPR-20
Source: Processed Data, 2022



Figure 3.5 OPR-20
Source: Processed Data, 2022

No	Berkas/No (No. RT)	Daftar Huruf	Tgl. Transfer		Keterangan
			Menerima	Menyerahkan	
1	10.001.001	Kasir			
2	10.001.002	SBG			
3	10.001.003	SBG settlement			
4	10.001.004	Cashier Recapitulation			
5	10.001.005	EDC Transaction			
6	10.001.006	SBG			
7	10.001.007	SBG settlement			
8	10.001.008	Cashier Recapitulation			
9	10.001.009	EDC Transaction			
10	10.001.010	SBG			
11	10.001.011	SBG settlement			
12	10.001.012	Cashier Recapitulation			
13	10.001.013	EDC Transaction			
14	10.001.014	SBG			
15	10.001.015	SBG settlement			
16	10.001.016	Cashier Recapitulation			
17	10.001.017	EDC Transaction			
18	10.001.018	SBG			
19	10.001.019	SBG settlement			
20	10.001.020	Cashier Recapitulation			
21	10.001.021	EDC Transaction			
22	10.001.022	SBG			
23	10.001.023	SBG settlement			
24	10.001.024	Cashier Recapitulation			
25	10.001.025	EDC Transaction			
26	10.001.026	SBG			
27	10.001.027	SBG settlement			
28	10.001.028	Cashier Recapitulation			
29	10.001.029	EDC Transaction			
30	10.001.030	SBG			

Figure 3.6 OPR-20 by Author
Source: Processed Data, 2022

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

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

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



Figure 3.7 Dwilipat Passion (SBG)
Source: Processed Data, 2022



Figure 3.8 SBG Settlement
Source: Processed Data, 2022

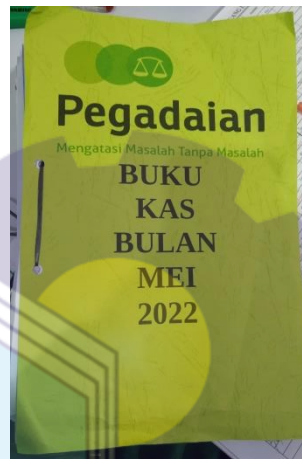


Figure 3.9 Cashier Recapitulation
Source: Processed Data, 2022

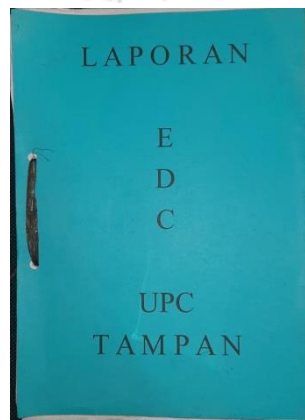


Figure 3.10 EDC Transaction
Source: Processed Data, 2022

3.3 Place of Apprenticeship

The Apprenticeship activities last for approximately four (4) months, starting from March 01 to June 30 2022 at PT Pegadaian (Persero) UPC Tampan, located at Jl. Purwodadi, Tampan, Pekanbaru, Riau. With entry conditions starting at 09.00 to 03.00 WIB for March-April, and with the change in regulations entry conditions starting at 08.00 to 03.00 WIB for May-June, with the day from Monday-Saturday.

Table 3.1 Daily Activities of March 7th, 2022 to March 12th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, March 7, 2022	<ol style="list-style-type: none"> 1. Placement and introduction of the location of the internship to the Pegadaian unit 2. Introducing employees, recognizing PT. pawnshop 	Manager/ Appraiser
2	Tuesday, March 8, 2022	<ol style="list-style-type: none"> 1. Record the description of the pawned goods on the customer form 	Manager/ Appraiser
3	Wednesday, March 9, 2022	<ol style="list-style-type: none"> 1. Filling the money details book 2. Print Credit Application Form 	Manager/ Appraiser
4	Thursday, March 10, 2022	<ol style="list-style-type: none"> 1. Print Credit Application Form 2. Filling the money details book 3. SBG Archiving (Proof of Pawn) 	Manager/ Appraiser
5	Friday, March 11, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. SBG Archiving (Proof of Pawn) 	Manager/ Appraiser
6	Saturday, March 12, 2022	<ol style="list-style-type: none"> 1. Serve customers by telephone 2. Print Credit Application Form 3. Filling the money details book 	Manager/ Appraiser

Source: Processed Data, 2022

Table 3.1 show the first week of march, the author is still doing a good introduction to employees, the office, and also the tasks to be carried out. And also begin to perform tasks according to the direction and guidance.

Table 3.2 Daily Activities of March 14th, 2022 to March 19th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, March 14, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, March 15, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 	Manager/ Appraiser and Cashier/Teller

		5. Archiving Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	
3	Wednesday, March 16, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
4	Thursday, March 17, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
5	Friday, March 18, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
6	Saturday, March 19, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.2 is the second week of March the author carried out the same activities as the first week, but this week there was additional tasks, namely Filling the book of details of money, Filling the handover of money Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction).

Table 3.3 Daily Activities of March 21st, 2022 to 26th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, March 21, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
2	Tuesday, March 22, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money	Manager/ Appraiser and Cashier/Teller

		5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	
3	Wednesday, March 23, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Cash book filing 6. Payment filing 7. SBG Archiving (Proof of Pawn) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, March 24, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Make a customer BKP power of attorney 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
	Friday, March 25, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Make a statement letter 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, March 26, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Record the customer's cellphone number on the list of non-performing loans for auction items 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.3 is the third week of March the author carried out the same activities as the second week, but this week there is an additional lesson namely making a power of attorney and also making notes on the auction customer's cellphone number.

Table 3.4 Daily Activities of March 28th, 2022 to April 2nd, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, March 28, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Prepare pawn forms 3. Prepare promotional tools (brochures) 4. Print Credit Application Form 5. Filling the money details book 6. Filling the handover of money 	Manager/ Appraiser and Cashier/Teller

		7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	
2	Tuesday, March 29, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, March 30, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, March 31, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 6. Help decorate the office for the 121st anniversary of the pawnshop 	Manager/ Appraiser and Cashier/Teller
5	Friday, April 01, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, April 02, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Input customer data in PDS (Pegadaian Digital Service) 5. Filling the handover of money 6. Make vehicle checks and tax introductions 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.4 is the last week of March the author carried out the same activities and the additional lesson is make vehicle checks and tax introductions. Where the beginning of April which is the 121st anniversary of the pawnshop on April 1, so we carried out activities to decorate the office space.

Table 3.5 Daily Activities of April 04th, 2022 to April 9th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, April 04, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, April 05, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, April 06, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, April 07, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, April 08, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, April 09, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.5 is the first week of April the author carried out the same activities with several activities in March.

Table 3.6 Daily Activities of April 11th, 2022 to April 16th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, April 11, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 	Manager/ Appraiser and

		<ol style="list-style-type: none"> 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Cashier/Teller
2	Tuesday, April 12, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, April 13, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, April 14, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, April 15, 2022	Wafat Isa Almasih	
6	Saturday, April 16, 2022	Holiday	

Source: Processed Data, 2022

Table 3.6 is the first week of March the author carried out the same activities with several activities. Where on April 15 is a holiday commemorating the day Wafat Isa Almasih and in April 16 is holiday.

Table 3.7 Daily Activities of April 18th, 2022 to April 23rd, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, April 18, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, April 19, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Helping to be a cashier (Extending customer's mortgage, inputting customer's ransom through PDS) 3. Print Credit Application Form 4. Filling the money details book 5. Filling the handover of money 	Manager/ Appraiser and Cashier/Teller

		6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	
3	Wednesday, April 20, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Helping the auction process, filling in the auction item data 5. Filling the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, April 21, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Create a subsidy application form 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, April 22, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Prepare pawn forms 3. Prepare promotional media (brochures) 4. Print Credit Application Form 5. Filling the money details book 6. Filling the handover of money 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, April 23, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Make a statement letter 4. Filling the money details book 5. Filling the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.7 is the third week of April the author carried out the same activities as the activities in the previous week, and the author has additional activities namely being to be a cashier (Extending customer's mortgage, inputting customer's ransom through PDS), create a subsidy application form and make a statement letter.

Table 3.8 Daily Activities of April 25th, 2022 to April 30th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, April 25, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 	Manager/ Appraiser and Cashier/Teller

		5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	
2	Tuesday, April 26, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
3	Wednesday, April 27, 2022	PERMISSION	
4	Thursday, April 28, 2022	PERMISSION	
5	Friday, April 29, 2022	LEAVE WITH Idul Fitri	
6	Saturday, April 30, 2022	HOLIDAY	

Source: Processed Data, 2022

Table 3.8 is the last week of April, the author carried out the same activities as the activities in the second week, namely Serve customers, Print Credit Application Form, Filling the money details book, Filling the handover of money, archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction). In the eighth week, the author entered 2 working days doing routine tasks, 2 days permission to go home, then took a joint leave based on government regulations.

Table 3.9 Daily Activities of May 02nd, 2022 to May 07th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, May 02, 2022	Eid Al-Fitr Holidays	
2	Tuesday, May 03, 2022	Eid Al-Fitr Holidays	
3	Wednesday, May 04, 2022	Eid Al-Fitr Holidays	
4	Thursday, May 05, 2022	Eid Al-Fitr Holidays	
5	Friday, May 06, 2022	Eid Al-Fitr Holidays	
6	Saturday, May 07, 2022	Eid Al-Fitr Holidays	

Source: Processed Data, 2022

Table 3.9 is the first week of May, which is joint leave to celebrate Eid al-Fitr for one week.

Table 3.10 Daily Activities of May 09th, 2022 to May 14th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, May 09, 2022	PERMISSION	
2	Tuesday, May 10, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, May 11, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, May 12, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, May 13, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, May 14, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.10 is the second week of May, the author carried out the same activities as the activities in the previous month namely Serve customers, Print Credit Application Form , Filling the money details book, Filling the handover of money, archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction).

Table 3.11 Daily Activities of May 16th, 2022 to May 21st, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, May 16, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Prepare pawn forms 3. Prepare promotional media (brochures) 4. Print Credit Application Form 5. Filling the money details book 6. Filling the handover of money 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, May 17, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, May 18, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, May 19, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. .Printing the customer pledge letter 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, May 20, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, May 21, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.11 is the third week of May, the authors carry out the same activities as the activities in the second week of April. But this week there is an activities to prepare the pawn form and promotional media.

Table 3.12 Daily Activities of May 23rd, 2022 to May 28th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, May 23, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, May 24, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, May 25, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, May 26, 2022	ASCENSION DAY OF JESUS	
5	Friday, May 27, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, May 28, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.12 is the fourth week of May, the author carried out the same activities as the activities in the third week of May, namely Serve customers, Print Credit Application Form , Filling the money details book, Filling the handover of money, archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction).

Table 3.13 Daily Activities of May 30th, 2022 to June 04th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, May 30, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, May 31, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, June 01, 2022	PANCASILA DAY	
4	Thursday, June 02, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, June 03, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, June 04, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.13 is the first week of June, the author carried out the same activities as the activities in the previous month, namely Serve customers, Print Credit Application Form , Filling the money details book, Filling the handover of money, archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction).

Table 3.14 Daily Activities of June 06th, 2022 to June 11th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, June 06, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Prepare pawn forms 3. Print Credit Application Form 4. Filling the money details book 5. Filling the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, June 07, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, June 08, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, June 09, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, June 10, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 6. Archiving Auction files 	Manager/ Appraiser and Cashier/Teller
6	Saturday, June 11, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.14 is the second week of June, the author carried out the same activities as the activities in the previous month, but there is an additional task, namely helping the appraiser in the auction, namely compiling auction items and filing auction files.

Table 3.15 Daily Activities of June 13th, 2022 to June 18th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, June 13, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
2	Tuesday, June 14, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
3	Wednesday, June 15, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
4	Thursday, June 16, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
5	Friday, June 17, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Manager/ Appraiser and Cashier/Teller
6	Saturday, June 18, 2022	<ol style="list-style-type: none"> 1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, 	Manager/ Appraiser and Cashier/Teller Manager/ Appraiser and

		Cashier Recapitulation, EDC Transaction) 6. Distributing brochures in the area around the Pegadaian	Cashier/Teller
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Source: Processed Data, 2022

Table 3.15 is the third week of June, the author carried out the same activities as the activities in the previous week, namely Serve customers, Print Credit Application Form, Filling the money details book, Filling the handover of money, archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction).

Table 3.16 Daily Activities of June 20th, 2022 to June 25th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, June 20, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
2	Tuesday, June 21, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
3	Wednesday, June 22, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
4	Thursday, June 23, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
5	Friday, June 24, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money	Manager/ Appraiser and Cashier/Teller

		5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	
6	Saturday, June 25, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.16 is the fourth week of June, the author carried out the same activities as the activities in the previous week, namely Serve customers, Print Credit Application Form, Filling the money details book, Filling the handover of money, archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction).

Table 3.17 Daily Activities of June 27th, 2022 to June 30th, 2022

No	Date and Time	Description of activities	Assignor
1	Monday, June 27, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
2	Tuesday, June 28, 2022	1. Serve customers 2. Print Credit Application Form 3. Filling the money details book 4. Filling the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Manager/ Appraiser and Cashier/Teller
3	Wednesday, June 29, 2022	1. Farewell with Pegadaian Area Pekanbaru	
4	Thursday, June 30, 2022	1. Serve customers 2. Print Credit Application Form 3. Farewell with UPC Tampan and submission of assessment sheets	Manager/ Appraiser and Cashier/Teller

Source: Processed Data, 2022

Table 3.17 is the last week of June, the author carried out the same activities as the activities in the fourth week. On June 29, the author has a farewell with Pegadaian Area Pekanbaru. And on June 30, is the last day the author did

practical work at PT. Pegadaian (Persero) UPC Tampan. Before saying goodbye, the writer finished all the work.

3.4 Obstacle and Solution

The obstacle that the author got during his internship at PT. Pegadaian UPC Tampan was that the printer machine was unstable, both a copying machine and a printing machine. And, work is often hampered and constrained because of this.

So, for a solution, the printer machine should be checked at least one time every week. If there is damage the repair the print first, and if the printer machine cannot be repaired then use another part of the printer machine so that the work is carried out quickly and not delayed.



CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

In the implementation of Job Training (KP) activities at PT. Pegadaian (Persero) UPC Tampan, then the following conclusions can be drawn:

1. The author is given tasks in PT. Pegadaian (Persero) UPC Tampan who taught to serve customers, print Credit Application Forms, fill out the money details book, record cash handover books (OPR 20), archive Dwilipat SBG, archive SBG settlement, archive cashier recapitulation, archive EDC transactions.
2. In carrying out this practical work, the author carried out practical work in one of the regional-owned companies in Riau, namely PT PT. Pegadaian (Persero) UPC Tampan, which lasted for 4 (four months), starting from March 01, 2022 until the date of June 30, 2022.
3. Then, in this practical work activities the author also understands the systems and procedures that apply in the implementation of practical work. Such as serve customers, print Credit Application Forms, fill out the money details book, record cash handover books (OPR 20), archive Dwilipat SBG, archive SBG settlement, archive cashier recapitulation, archive EDC transactions.
4. The obstacle that the author got during his internship at PT. Pegadaian UPC Tampan was that the printer machine was unstable, both a copying machine and a printing machine. And, work is often hampered and constrained because of this. So, for a solution, the printer machine should be checked at least one time every week. If there is damage the repair the print first, and if the printer machine cannotg be repaired then use another part of the printer machine so that the work is carried out quickly and not delayed.

4.2 Suggestion

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

1. The suggestion to make it even better, the author should better understand the characteristics of printer machine, so if when there is damage the author can repair and overcome this, so that the work continues to run smoothly and is not delayed.
2. The author should be maintain good communication with the interns in order to create good relationship and have initiative and not shy to ask question about the unknown, and continue to find out.



REFERENCE

PT. Pegadaian Profile., www.pegadaian.co.id/., accessed on June 05, 2022.



APPENDICES

Appendix 1 : Letter of Acceptance for Apprenticeship

3/6/22, 10:00 PM

<https://eoffice.pegadaian.co.id/nde/print/83989>



06 Maret 2022

Nomor : e-14/00705.00/2022
Lampiran : 1 (Satu) Berkas
Urgensi : Segera

Kepada Yth.

Pemimpin Cabang Kantor CPS Subrantas
Pemimpin Cabang Kantor Cabang Pekanbaru Kota
Pemimpin Cabang Kantor Cabang Pasar Kodim
Pemimpin Cabang Kantor Cabang Panam
Pemimpin Cabang Kantor CPS Ahmad Yani

Hal : **Penempatan Mahasiswa Praktek Kerja Lapangan Politeknik Negeri Bengkalis Di Kantor PT Pegadaian Area Pekanbaru**

Merujuk Surat dari Politeknik Negeri Bengkalis nomor: 0789/PL31/TU/2022 perihal kesediaan menerima mahasiswa PKL, maka kami sampaikan sebagai berikut :

1. Mahasiswa PKL akan melaksanakan pemagangan dengan periode 02 Maret – 30 Juni 2022 berjumlah 10 (Sepuluh) siswa dengan penempatan di Cabang PT Pegadaian Area Pekanbaru
2. Berikut penempatan mahasiswa PKL di PT Pegadaian Area Pekanbaru;

No	Nama Siswa	L/P	Penempatan
1	Delvani Silalahi	P	Area Pekanbaru
2	Risma Nurindah	P	Area Pekanbaru
3	Mira Ermila Wati	P	Cabang Panam
4	Siti Maulida Ningsih	P	Cabang Panam
5	Surya Erlangga	L	Cabang Pasar Kodim
6	Ameli Fristisyia Dheani	P	Cabang Pasar Kodim
7	Elvi Novianda	P	Cabang Syariah Ahmad Yani
8	Triwani	P	Cabang Pekanbaru Kota
9	Naatja Shahira	P	Cabang Syariah Subrantas
10	Azizatul Aulia	P	Cabang Syariah Subrantas

Keterangan : Pemimpin Cabang dapat menempatkan mahasiswa PKL sesuai kebutuhan Unit Kerja

3. Selama pelaksanaan pemagangan mahasiswa agar mematuhi semua peraturan dan tata tertib yang berlaku serta menjaga kerahasiaan data, password dan user, dan mengedepankan prinsip *Good Corporate Governance (GCG)*
4. Pelaksanaan magang tetap memperhatikan protokol kesehatan serta melampirkan surat keterangan bebas COVID-19 (Hasil *Rapid Test*)

PT PEGADAIAN Kantor Pusat
Jl. Kramat Raya 162 T +62-21 315 5550 (Hunting)
Jakarta Pusat 10430 F +62-21 391 4221

www.pegadaian.co.id

<https://eoffice.pegadaian.co.id/nde/print/83989>

1/2



5. Selama kegiatan pelaksanaan pemagangan mahasiswa jika terdapat kendala atau informasi bisa menghubungi **Sdri. Eka Gustriani (082285715408)**
Demikian surat ini kami sampaikan untuk dapat dilaksanakan dengan penuh rasa tanggungjawab, atas perhatiannya diucapkan terima kasih.

PT Pegadaian



(TUMIYEM)

**Deputy Bisnis Kantor Area
Pekanbaru**

Tembusan


Yth. Kepala Bagian Humas & Protokoler Kantor Wilayah II

Dicetak oleh : FIKHI AL ARIF/P92598/PGD
Dokumen ini ditandatangani dan diterbitkan oleh sistem eoffice.pegadaian.co.id

PT PEGADAIAN Kantor Pusat
Jl. Kramat Raya 162 T +62-21 315 5550 (*Hunting*)
Jakarta Pusat 10430 F +62-21 391 4221

www.pegadaian.co.id

Appendix 2 : Surat Keterangan


Pegadaian

SURAT KETERANGAN
NOMOR : 30/10385/2022

Yang bertanda tangan dibawah ini menjelaskan bahwa :


Nama : Mira Ernila Wati
Tempat / Tanggal Lahir : Pangkalan Nyirih, 01 Februari 2001
Alamat : Jl. Dusun III Sei.Yap Darat

Telah melaksanakan Kerja Praktik (KP) di PT. Pegadaian UPC Tampan selama 4 (empat) bulan dimulai dari tanggal 01 Maret 2022 sampai dengan 30 Juni 2022 sebagai tenaga kerja praktik.

Selama melaksanakan Kerja Praktik di PT. Pegadaian UPC Tampan, mahasiswa tersebut telah menunjukkan ketekunan dan kesungguhan untuk bekerja dengan baik.

Surat Keterangan/Referensi ini diberikan untuk digunakan secara tepat dan bermanfaat untuk mahasiswa tersebut.

Pekanbaru, 30 Juni 2022
PT. Pegadaian Persero
UPC Tampan


YURIA ARIANI, S.I.KOM
Pengelola

Appendix 3 : Apprenticeship Certificat



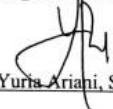
Appendix 4 : List of Attendance

DAFTAR ABSENSI MAGANG PADA PT.PEGADAIAN (PERSERO) UPC TAMPAN BULAN MARET 2022

Nama Peserta Magang : Mira Ernila Wati
 NIM : 5404181139
 Tempat Magang : PT. Pegadaian UPC Tampan
 Waktu Magang : 09.00 WIB – 16.00 WIB

No	Hari	Tanggal	Keterangan	Tanda Tangan	
1	Senin	7 Maret 2022	Hadir	1	Mira
2	Selasa	8 Maret 2022	Hadir	2	Mira
3	Rabu	9 Maret 2022	Hadir	3	Mira
4	Kamis	10 Maret 2022	Hadir	4	Mira
5	Jum'at	11 Maret 2022	Hadir	5	Mira
6	Sabtu	12 Maret 2022	Hadir	6	Mira
7	Minggu	13 Maret 2022	Libur	7	
8	Senin	14 Maret 2022	Hadir	8	Mira
9	Selasa	15 Maret 2022	Hadir	9	Mira
10	Rabu	16 Maret 2022	Hadir	10	Mira
11	Kamis	17 Maret 2022	Hadir	11	Mira
12	Jum'at	18 Maret 2022	Hadir	12	Mira
13	Sabtu	19 Maret 2022	Hadir	13	Mira
14	Minggu	20 Maret 2022	Libur	14	
15	Senin	21 Maret 2022	Hadir	15	Mira
16	Selasa	22 Maret 2022	Hadir	16	Mira
17	Rabu	23 Maret 2022	Hadir	17	Mira
18	Kamis	24 Maret 2022	Hadir	18	Mira
19	Jum'at	25 Maret 2022	Hadir	19	Mira
20	Sabtu	26 Maret 2022	Hadir	20	Mira
21	Minggu	27 Maret 2022	Libur	21	
22	Senin	28 Maret 2022	Hadir	22	Mira
23	Selasa	29 Maret 2022	Hadir	23	Mira
24	Rabu	30 Maret 2022	Hadir	24	Mira
25	Kamis	31 Maret 2022	Hadir	25	Mira

Pekanbaru, 31 Maret 2022
 Pengelola UPC


 (Yurni Ariani, S.I.KOM)


**DAFTAR ABSENSI MAGANG
PADA PT.PEGADAIAN (PERSERO) CABANG PANAM UPC TAMPAN
BULAN APRIL 2022**

Nama Peserta Magang : Mira Emila Wati
 NIM : 5404181139
 Tempat Magang : PT. Pegadaian UPC Tampan
 Waktu Magang : 09.00 WIB – 16.00 WIB

No	Hari	Tanggal	Keterangan	Tanda Tangan	
1	Jum'at	01 April 2022	Hadir	1	Mira
2	Sabtu	02 April 2022	Hadir	2	Mira
3	Minggu	03 April 2022	Libur	3	
4	Senin	04 April 2022	Hadir	4	Mira
5	Selasa	05 April 2022	Hadir	5	Mira
6	Rabu	06 April 2022	Hadir	6	Mira
7	Kamis	07 April 2022	Hadir	7	Mira
8	Jum'at	08 April 2022	Hadir	8	Mira
9	Sabtu	09 April 2022	Hadir	9	Mira
10	Minggu	10 April 2022	Libur	10	
11	Senin	11 April 2022	Hadir	11	Mira
12	Selasa	12 April 2022	Hadir	12	Mira
13	Rabu	13 April 2022	Hadir	13	Mira
14	Kamis	14 April 2022	Hadir	14	Mira
15	Jum'at	15 April 2022	Hadir	15	Mira
16	Sabtu	16 April 2022	Hadir	16	Mira
17	Minggu	17 April 2022	Libur	17	
18	Senin	18 April 2022	Hadir	18	Mira
19	Selasa	19 April 2022	Hadir	19	Mira
20	Rabu	20 April 2022	Hadir	20	Mira
21	Kamis	21 April 2022	Hadir	21	Mira
22	Jum'at	22 April 2022	Hadir	22	Mira
23	Sabtu	23 April 2022	Hadir	23	Mira
24	Minggu	24 April 2022	Libur	24	
25	Senin	25 April 2022	Hadir	25	Mira
26	Selasa	26 April 2022	Hadir	26	Mira
27	Rabu	27 April 2022	Izin	27	Mira
28	Kamis	28 April 2022	Izin	28	Mira

29	Jum'at	29 April 2022	Libur	29	Mira
30	Sabtu	30 April 2022	Libur	30	Mira

Pekanbaru, 30 April 2022
 Pengelola UPC


 (Yuria Ariani, S.I.KOM)


**DAFTAR ABSENSI MAGANG
PADA PT.PEGADAIAN (PESERO) CABANG PANAM UPC TAMPAN
BULAN MEI 2022**

Nama Peserta Magang : Mira Ernila Wati
 NIM : 5404181139
 Tempat Magang : PT. Pegadaian UPC Tampan
 Waktu Magang : 00.00 WIB – 16.00 WIB

No	Hari	Tanggal	Keterangan	Tanda Tangan	
1	Minggu	01 Mei 2022	Libur	1	
2	Senin	02 Mei 2022	Libur		2 Mkw
3	Selasa	03 Mei 2022	Libur	3 Mkw	
4	Rabu	04 Mei 2022	Libur		4 Mkw
5	Kamis	05 Mei 2022	Libur	5 Mkw	
6	Jum'at	06 Mei 2022	Libur		6 Mkw
7	sabtu	07 Mei 2022	Libur	7 Mkw	
8	Minggu	08 Mei 2022	Libur		8 Mkw
9	Senin	09 Mei 2022	Izin	9 Mkw	
10	Selasa	10 Mei 2022	Hadir		10 Mkw
11	Rabu	11 Mei 2022	Hadir	11 Mkw	
12	Kamis	12 Mei 2022	Hadir		12 Mkw
13	Jum'at	13 Mei 2022	Hadir	13 Mkw	
14	sabtu	14 Mei 2022	Hadir		14 Mkw
15	Minggu	15 Mei 2022	Libur	15	
16	Senin	16 Mei 2022	Hadir		16 Mkw
17	Selasa	17 Mei 2022	Hadir	17 Mkw	
18	Rabu	18 Mei 2022	Hadir		18 Mkw
19	Kamis	19 Mei 2022	Hadir	19 Mkw	
20	Jum'at	20 Mei 2022	Hadir		20 Mkw
21	sabtu	21 Mei 2022	Hadir	21 Mkw	
22	Minggu	22 Mei 2022	Libur		22
23	Senin	23 Mei 2022	Hadir	23 Mkw	
24	Selasa	24 Mei 2022	Hadir		24 Mkw
25	Rabu	25 Mei 2022	Hadir	25 Mkw	
26	Kamis	26 Mei 2022	Hadir		26 Mkw
27	Jum'at	27 Mei 2022	Hadir	27 Mkw	
28	sabtu	28 Mei 2022	Hadir		28 Mkw
29	Minggu	29 Mei 2022	Libur	29	
30	Senin	30 Mei 2022	Hadir		30 Mkw

31	Selasa	31 Mei 2022	Hadir	31	
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Pekanbaru, 31 Mei 2022
 Pengelola UPC


 (Yuria Ariani, S.I.KOM)

**DAFTAR ABSENSI MAGANG
PADA PT.PEGADAIAN (PESERO) CABANG PANAM UPC TAMPAN
BULAN JUNI 2022**

Nama Peserta Magang : Mira Ermila Wati
 NIM : 5404181139
 Tempat Magang : PT. Pegadaian UPC Tampan
 Waktu Magang : 00.00 WIB – 16.00 WIB

No	Hari	Tanggal	Keterangan	Tanda Tangan		
1	Rabu	01 June 2022	Libur	1	Mira	
2	Kamis	02 June 2022	Hadir		2	Mira
3	Jum'at	03 June 2022	Hadir	3	Mira	
4	sabtu	04 June 2022	Hadir		4	Mira
5	Minggu	05 June 2022	Libur	5		
6	Senin	06 June 2022	Hadir		6	Mira
7	Selasa	07 June 2022	Hadir	7	Mira	
8	Rabu	08 June 2022	Hadir		8	Mira
9	Kamis	09 June 2022	Hadir	9	Mira	
10	Jum'at	10 June 2022	Hadir		10	Mira
11	sabtu	11 June 2022	Hadir	11	Mira	
12	Minggu	12 June 2022	Libur		12	
13	Senin	13 June 2022	Hadir	13	Mira	
14	Selasa	14 June 2022	Hadir		14	Mira
15	Rabu	15 June 2022	Hadir	15	Mira	
16	Kamis	16 June 2022	Hadir		16	Mira
17	Jum'at	17 June 2022	Hadir	17	Mira	
18	sabtu	18 June 2022	Hadir		18	Mira
19	Minggu	19 June 2022	Libur	19		
20	Senin	20 June 2022	Hadir		20	Mira
21	Selasa	21 June 2022	Hadir	21	Mira	
22	Rabu	22 June 2022	Hadir		22	Mira
23	Kamis	23 June 2022	Hadir	23	Mira	
24	Jum'at	24 June 2022	Hadir		24	Mira
25	sabtu	25 June 2022	Hadir	25	Mira	
26	Minggu	26 June 2022	Libur		26	
27	Senin	27 June 2022	Hadir	27	Mira	
28	Selasa	28 June 2022	Hadir		28	Mira
29	Rabu	29 June 2022	Hadir	29	Mira	
30	Kamis	30 June 2022	Hadir		30	Mira

Pekanbaru, 30 Juni 2022
 Pengelola UPC


 (Yuria Ariani, S.I.KOM.)

Appendix 5 : Company Appraisal Sheet

EVALUTION RESULTS FROM JOB TRAINING
COMPANY APPRAISAL
PT. PEGADAIAN PERSERO UPC TAMPAN

Name : Mira Ernila Wati
Student Identity No. : 5404181139
Study Program : D4-International Business Administration
College : State Polytechnic of Bengkalis

No.	Assesment Aspect	Percentage	Scores
1.	Disciplin	20%	98
2.	Responsibility	25%	94
3.	Adjusment/Adaptation	10%	90
4.	Work Result	30%	92
5.	Behavior in General	15%	92
Total (1+2+3+4+5)		100%	

Explanation :

Score : **Criteria**
81 – 100 : Excellence
71 – 80 : Very Good
66 – 70 : Good
61 – 65 : Good Enough
56 – 60 : Enough

Notes :

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Pekanbaru, June 30th 2022



 YURIA ARIANI
 Manager


Appendix 6 : Daily Activities of The Job Training

DAILY ACTIVITIES OF THE JOB TRAINING

Day : Monday – Saturday


Date : March 7 – March 12 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, March 7, 2022	1. Placement and introduction of internship locations to the Pegadaian unit 2. Introduction to employees, recognizing PT. Pegadaian	Yuria Ariani,S.I.KOM	
2	Tuesday, March 8, 2022	1. Record the description of the pawned goods on the customer form		
3	Wednesday, March 9, 2022	1. Record the money details book 2. Print customer pledge letter		
4	Thursday, March 10, 2022	1. Print customer pledge letter 2. Recording the money details book 3. Archiving SBG (Proof of Pawn)		
5	Friday, March 11, 2022	1. Serving customers 2. Print customer pledge letter 3. SBG Archiving (Proof of Pawn)		
6	Saturday, March 12, 2022	1. Serving customers by telephone 2. Print customer pledge letter 3. Recording the money details book		
		Notes by Industrial Coach		


NO.	WORKING	EXPLANATION
		In the first week, the author is still doing a good introduction to employees, the office, and also the tasks to be carried out. And also begin to perform tasks according to the direction and guidance.

Day : Monday – Saturday


Date : March 14 – March 19 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, March 14, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, March 15, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, March 16, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, March 17, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, March 18, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, March 19, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

Day : Monday – Saturday
Date : March 21 – March 26 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, March 21, 2022	1. Serving customer 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, March 22, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, March 23, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, March 24, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Make a customer BKPB power of attorney 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, March 25, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Make a statement letter 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, March 26, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Record the customer's cellphone number on the list of non-performing loans for auction items 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

Day : Monday – Saturday
Date : March 28 – April 02 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, March 28, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, March 29, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, March 30, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, March 31, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 6. Help decorate the office for the 121st anniversary of the pawnshop		
5	Friday, April 01, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, April 02, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Input customer data in PDS (Pegadaian Digital Service) 5. Recording the handover of money 6. Make vehicle checks and tax introductions 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

Day : Monday – Saturday
Date : April 04 – April 09 2022


No	Date and Time	Description of activities	Assignor	Signature
1	Monday, April 04, 2022	1. Serving customers 2. Prepare pawn forms 3. Prepare promotional tools (brochures) 4. Print customer pledge letter 5. Recording the money details book 6. Recording the handover of money 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, April 05, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, April 06, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, April 07, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, April 08, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, April 09, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

Day : Monday – Saturday
Date : April 11 – April 16 2022


No	Date and Time	Description of activities	Assignor	Signature
1	Monday, April 11, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, April 12, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, April 13, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, April 14, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, April 15, 2022	Wafat Isa Al Masih		
6	Saturday, April 16, 2022	Holiday		
		Notes by Industrial Coach		

NO.	WORKING	EXPLANATION
		Penulis melakukan tugas yang sama seperti minggu sebelumnya pada minggu ke-6, 5 kegiatan rutin setiap harinya.


Day : Monday – Saturday
Date : April 18 – April 23 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, April 18, 2022	<ol style="list-style-type: none"> 1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 	Yuria Ariani,S.I.KOM	
2	Tuesday, April 19, 2022	<ol style="list-style-type: none"> 1. Serving customers 2. Helping to be a cashier (Extending customer's mortgage, inputting customer's ransom through PDS) 3. Print customer pledge letter 4. Recording the money details book 5. Recording the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 		
3	Wednesday, April 20, 2022	<ol style="list-style-type: none"> 1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Helping the auction process, filling in the auction item data 5. Recording the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 		
4	Thursday, April 21, 2022	<ol style="list-style-type: none"> 1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Create a subsidy application form 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 		
5	Friday, April 22, 2022	<ol style="list-style-type: none"> 1. Serving customers 2. Prepare pawn forms 3. Prepare promotional media (brochures) 4. Print customer pledge letter 5. Recording the money details book 6. Recording the handover of money 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 		
6	Saturday, April 23, 2022	<ol style="list-style-type: none"> 1. Serving customers 2. Print customer pledge letter 3. Make a statement letter 4. Recording the money details book 5. Recording the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 		

	Notes by Industrial Coach	
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NO.	WORKING	EXPLANATION
		In the seventh week, the author helps to become a shadow cashier by performing the task of serving customers, extending the customer's pledge letter and also paying off the customer's pawned goods. In addition, the author also makes a statement letter for arram product transactions to customers, and also carries out routine activities as usual.

Day : Monday – Saturday
Date : April 20 – April 30 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, April 25, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani.S.I.KOM	
2	Tuesday, April 26, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, April 27, 2022	PERMISSION		
4	Thursday, April 28, 2022	PERMISSION		
5	Friday, April 29, 2022	Idul Fitri		
6	Saturday, April 30, 2022	HOLIDAY		
		Notes by Industrial Coach		


NO.	WORKING	EXPLANATION
		In the eighth week, the author entered 2 working days doing routine tasks, 2 days permission to go home, then took a joint leave based on government regulations.

Day : Monday – Saturday
Date : May 02 – May 07 2022


No	Date and Time	Description of activities	Assignor	Signature
1	Monday, May 02, 2022	Eid Al-Fitr	Yuria Ariani.S.I.KOM	
2	Tuesday, May 03, 2022	Eid Al-Fitr		
3	Wednesday, May 04, 2022	LEAVE WITH Idul Fitri		
4	Thursday, May 05, 2022	LEAVE WITH Idul Fitri		
5	Friday, May 06, 2022	LEAVE WITH Idul Fitri		
6	Saturday, May 07, 2022	LEAVE WITH Idul Fitri		
		Notes by Industrial Coach		

NO.	WORKING	EXPLANATION
		In the ninth week, which is joint leave to celebrate Eid al-Fitr for one week, working hours are off

Day : Monday – Saturday
 Date : May 09 – May 14 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, May 09, 2022	PERMISSION	Yuria Ariani,S.I.KOM	
2	Tuesday, May 10, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, May 11, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, May 12, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, May 13, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, May 14, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

Day : Monday – Saturday
 Date : May 16 – May 21 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, May 16, 2022	1. Serving customers 2. Prepare pawn forms 3. Prepare promotional media (brochures) 4. Print customer pledge letter 5. Recording the money details book 6. Recording the handover of money 7. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, May 17, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, May 18, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, May 19, 2022	1. Serving customers 2. Printing the customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, May 20, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, May 21, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

Day : Monday – Saturday

Date : May 23 – May 28 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, May 23, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, May 24, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, May 25, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, May 26, 2022	ASCENSION DAY OF JESUS		
5	Friday, May 27, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, May 28, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		


Day : Monday – Saturday

Date : May 30 – June 04 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, May 30, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, May 31, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, June 01, 2022	PANCASILA DAY		
4	Thursday, June 02, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, June 03, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, June 04, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		


Day : Monday - Saturday

Date : June 06 - June 11 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, June 06, 2022	1. Serving customers 2. Prepare pawn forms 3. Print customer pledge letter 4. Recording the money details book 5. Recording the handover of money 6. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, June 07, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, June 08, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, June 09, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, June 10, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 6. Archiving Auction files		
6	Saturday, June 11, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		


Day : Monday - Saturday

Date : June 13 - June 18 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, June 13, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, June 14, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, June 15, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, June 16, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, June 17, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, June 18, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

**DAILY ACTIVITIES
OF THE JOB TRAINING**

Day : Monday - Saturday
Date : June 20 - June 25 2022


No	Date and Time	Description of activities	Assignor	Signature
1	Monday, June 20, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, June 21, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, June 22, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
4	Thursday, June 23, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
5	Friday, June 24, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
6	Saturday, June 25, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
		Notes by Industrial Coach		

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NO.	WORKING	EXPLANATION
		On Saturday, June 25, which is the last Week in June, we parted ways at the Pegadaian Area with other friends. However, they still continue their internships in their respective Pegadaian units.

**DAILY ACTIVITIES
OF THE JOB TRAINING**

Day : Monday – Saturday
Date : June 27 – June 30 2022

No	Date and Time	Description of activities	Assignor	Signature
1	Monday, June 27, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)	Yuria Ariani,S.I.KOM	
2	Tuesday, June 28, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction)		
3	Wednesday, June 29, 2022	1. Farewell with Pegadaian Area Pekanbaru		
4	Thursday, June 30, 2022	1. Serving customers 2. Print customer pledge letter 3. Recording the money details book 4. Recording the handover of money 5. Archiving (SBG, SBG settlement, Cashier Recapitulation, EDC Transaction) 6. Farewell to PT. Pegadaian at UPC Tampau and submit an internship assessment sheet		
		Notes by Industrial Coach		

NO.	WORKING	EXPLANATION
		As of June 27, the writer is still doing the same task as before. And on June 30, this is the author's last day doing practical work at Pt. Pegadaian UPC Tampau and the author saying goodbye and big thanks to Pt. Pegadaian UPC Tampau, especially for all those who are willing to guide and cooperate.

Appendix 7 : PT. Pegadaian Product Brochure

Amanah

Mu'nah 1%

Skema Pembiayaan Amanah - Motor

Nilai Pinjaman	12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
Rp. 5.000.000	Rp. 474.187	Rp. 251.811	Rp. 198.281	Rp. 158.281	Rp. 134.281
Rp. 10.000.000	Rp. 948.374	Rp. 503.622	Rp. 396.562	Rp. 316.562	Rp. 268.562
Rp. 15.000.000	Rp. 1.422.561	Rp. 755.433	Rp. 594.843	Rp. 474.843	Rp. 402.843
Rp. 20.000.000	Rp. 1.896.748	Rp. 1.007.244	Rp. 793.131	Rp. 629.774	Rp. 538.111
Rp. 25.000.000	Rp. 2.370.935	Rp. 1.259.055	Rp. 981.421	Rp. 786.421	Rp. 670.139

Skema Pembiayaan Amanah - Mobil

Nilai Pinjaman	12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
Rp. 5.000.000	Rp. 474.187	Rp. 251.811	Rp. 198.281	Rp. 158.281	Rp. 134.281
Rp. 10.000.000	Rp. 948.374	Rp. 503.622	Rp. 396.562	Rp. 316.562	Rp. 268.562
Rp. 15.000.000	Rp. 1.422.561	Rp. 755.433	Rp. 594.843	Rp. 474.843	Rp. 402.843
Rp. 20.000.000	Rp. 1.896.748	Rp. 1.007.244	Rp. 793.131	Rp. 629.774	Rp. 538.111
Rp. 25.000.000	Rp. 2.370.935	Rp. 1.259.055	Rp. 981.421	Rp. 786.421	Rp. 670.139

KREASI

Sewa Modal 1%

Skema Pembiayaan Kreasi Reguler

Nilai Pinjaman	12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
Rp. 5.000.000	Rp. 474.187	Rp. 251.811	Rp. 198.281	Rp. 158.281	Rp. 134.281
Rp. 10.000.000	Rp. 948.374	Rp. 503.622	Rp. 396.562	Rp. 316.562	Rp. 268.562
Rp. 15.000.000	Rp. 1.422.561	Rp. 755.433	Rp. 594.843	Rp. 474.843	Rp. 402.843
Rp. 20.000.000	Rp. 1.896.748	Rp. 1.007.244	Rp. 793.131	Rp. 629.774	Rp. 538.111
Rp. 25.000.000	Rp. 2.370.935	Rp. 1.259.055	Rp. 981.421	Rp. 786.421	Rp. 670.139

Skema Pembiayaan Kreasi Multiguna

Nilai Pinjaman	12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
Rp. 5.000.000	Rp. 491.067	Rp. 261.331	Rp. 203.281	Rp. 163.281	Rp. 139.281
Rp. 10.000.000	Rp. 982.134	Rp. 522.662	Rp. 406.562	Rp. 326.562	Rp. 278.562
Rp. 15.000.000	Rp. 1.473.201	Rp. 783.993	Rp. 614.843	Rp. 490.843	Rp. 417.843
Rp. 20.000.000	Rp. 1.964.268	Rp>1.045.324	Rp. 803.131	Rp. 640.774	Rp. 549.111
Rp. 25.000.000	Rp. 2.455.335	Rp. 1.306.655	Rp. 991.421	Rp. 796.421	Rp. 680.139

Skema Pembiayaan Kreasi Ultra Mikro

Nilai Pinjaman	12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
Rp. 3.000.000	Rp. 287.100	Rp. 154.500	Rp. 120.833	Rp. 96.519	Rp. 81.833
Rp. 5.000.000	Rp. 478.500	Rp. 257.500	Rp. 201.389	Rp. 159.431	Rp. 136.389
Rp. 7.000.000	Rp. 670.900	Rp. 359.500	Rp. 281.944	Rp. 222.471	Rp. 188.944
Rp. 10.000.000	Rp. 927.867	Rp. 512.667	Rp. 389.189	Rp. 309.908	Rp. 261.189

Financial Planning

Tabungan Emas

Ayo Menabung Emas! Mulai dari Rp 10.000,- an

- Setoran 1 Top Up) saldo bisa di cash-in, agen Pegadaian, Aplikasi PDS, ATM/ATM Banking / Banking Hibana, Market Place.
- Penarikan dalam bentuk Uang maupun Emas Batangan & dapat di Gada.

HUBUNGI :

Pegadaian Digital

1500 569

www.pegadaian.co.id

PT. Pegadaian (Persero) terdaftar dan diawasi oleh Otoritas Jasa Keuangan

Arrum Haji

Mu'nah 0,95%

Cukup Titip Logam Mulia 5,5 Gram Langsung Dapat Persilahan

Biaya Proses Arrum Haji

Langka Waktu	Angsuran	IPK	Pembayaran per bulan	Langka
12 Bulan	270.000	76.000	500.000	840.000
24 Bulan	270.000	112.500	500.000	882.000
36 Bulan	270.000	173.500	500.000	943.000
48 Bulan	270.000	253.000	500.000	1.035.000
60 Bulan	270.000	412.500	500.000	1.182.500

Angsuran Proses Arrum Haji

12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
1.020.000	1.020.000	1.020.000	1.020.000	1.020.000
1.020.000	1.020.000	1.020.000	1.020.000	1.020.000
1.020.000	1.020.000	1.020.000	1.020.000	1.020.000
1.020.000	1.020.000	1.020.000	1.020.000	1.020.000
1.020.000	1.020.000	1.020.000	1.020.000	1.020.000

GADAI

Reguler (KCA)

Cadai Sistem Angsuran (KRASIDA)

Nilai Pinjaman	12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
Rp. 5.000.000	Rp. 474.187	Rp. 251.811	Rp. 198.281	Rp. 158.281	Rp. 134.281
Rp. 10.000.000	Rp. 948.374	Rp. 503.622	Rp. 396.562	Rp. 316.562	Rp. 268.562
Rp. 15.000.000	Rp. 1.422.561	Rp. 755.433	Rp. 594.843	Rp. 474.843	Rp. 402.843
Rp. 20.000.000	Rp. 1.896.748	Rp. 1.007.244	Rp. 793.131	Rp. 629.774	Rp. 538.111
Rp. 25.000.000	Rp. 2.370.935	Rp. 1.259.055	Rp. 981.421	Rp. 786.421	Rp. 670.139

Syarat hanya KTP

MULIA

Mengapa memilih MULIA ?

- Emas batangan dapat dimiliki dengan cara pembelian tunai, angsuran, kolektif (kelompok), ataupun arisan.
- Proses mudah dengan layanan profesional.
- Alternatif investasi yang aman untuk menjaga portofolio aset.
- Sebagai aset, emas batangan sangat likuid untuk memenuhi kebutuhan dana mendesak.
- Terdapat pilihan emas batangan dengan berat mulai dari 5 gram s.d. 1 kilogram.
- Uang muka mulai dari 10% s.d. 90% dari nilai logam mulia
- Jangka waktu angsuran mulai dari 3 bulan s.d. 36 bulan.
- Harga MULIA berubah setiap hari loh! Scan Barcode untuk info lebih lanjut

BUMN
Pegadaian

SEMUA SENANG BERSAMA PEGADAIAN

- ✓ Dari memberikan jaminan emas
- ✓ Mendapatkan porsi Haji
- ✓ Sampai beribadah di Tanah Suci

ARRUM HAJI
Membantu biaya haji yang sesuai dan dapat dengan jaminan setara 15 gram emas

1500 569 www.pegadaian.co.id

Mau dapat kuota Haji yang pasti, hanya dengan jaminan emas setara 15 gram?

Yuk, ke Pegadaian syariah dan membantu mimpi ibadah Haji Anda.

SIMULASI PEMBIAYAAN

tenor	jumlah
akad 12 bulan	2.336.200
akad 24 bulan	1.294.500
akad 36 bulan	947.300
akad 48 bulan	773.700
akad 60 bulan	669.500

1500 569 www.pegadaian.co.id

BUMN
Pegadaian

SEMUA SENANG BERSAMA PEGADAIAN

- ✓ Dari membuka rekening Tabungan Emas
- ✓ Top up saldo secara online
- ✓ Sampai mencetak emas kepingan

TABUNGAN EMAS
Melayani pembelian, penjualan, dan pencetakan emas dengan fasilitas tiffin

1500 569 www.pegadaian.co.id

Mau menabung emas dengan aman, untuk tabungan masa depan?

Yuk, ke Pegadaian dan nikmati berbagai fitur dan kemudahan Tabungan Emas.

Syarat & Ketentuan

01. Membuka KTA di Pegadaian Syariah
02. Saldo per saldo minimum Rp 100.000
03. Saldo per saldo maksimum Rp 50.000.000

1500 569 www.pegadaian.co.id

BUMN
Pegadaian

SEMUA SENANG BERSAMA PEGADAIAN

- ✓ Dari berinvestasi emas batangan
- ✓ Mengangsur pembayaran tiap bulan
- ✓ Sampai mewujudkan setiap rencana

MULIA PERSONAL & EMASKU
Memberikan kemudahan layanan investasi emas untuk masa depan

1500 569 www.pegadaian.co.id

Mau hidup nyaman di masa depan?

Yuk, ke Pegadaian dan persiapkan masa depan Anda.

Syarat & Ketentuan

01. Membuka KTA di Pegadaian Syariah
02. Saldo per saldo minimum Rp 100.000
03. Saldo per saldo maksimum Rp 50.000.000

1500 569 www.pegadaian.co.id

Appendix 8 : KCA Customer Form

No. 934899

Pegadaian FORMULIR APLIKASI PEGADAIAN KCA

Kantor Cabang/UPC: upc tampan

Nomor CIF: _____

Nama Lengkap: AHMAD SYAZI Q/LE

Asal Barang Jaminan: SMARTPHONE

Status Transaksi: Hasil Usaha Pinjaman Hibah Hadaiah

Tujuan Transaksi: Untuk Diri Sendiri Untuk Orang lain (mengisi form BO)

Cara Pembayaran: Tunai Non Tunai (mengisi Formulir Pencarian Non Tunai)

Fitur yang diinginkan: Reguler Bisnis Fleksi (pilih jangka waktu): 15 hari 30 hari 60 hari

Pengambilan Uang: Ditransfer: Bank No. Rek _____ a.n _____

Barang Jaminan yang Diserahkan: HANDPHONE VIVO Y20 2021

Alamat: Jl. Pendidikan Perum Putri Indah

No. Hp: 0877334651056

Nasabah: AHMAD SYAZI

GOL _____

No. SBG: _____

Uraian Barang Jaminan dan Hasil Pengujian:

Satu unit Hp Vivo Y20 4/64 warna biru
 Tombol + Charger + Kotak

1.500.000 x 60

Tanggal: _____

Penaksir 1	Penaksir 2	Penaksir 3	KPT
Taks. Rp. <u>500.000</u>	Taks. Rp. _____	Taks. Rp. _____	Taks. Rp. _____
UP. Rp. <u>500.000</u>	UP. Rp. _____	UP. Rp. _____	UP. Rp. _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Validasi Taksiran Oleh:

Penaksir 1	Penaksir 2	Penaksir 3	KPT
_____	_____	_____	_____

Appendix 9 : Gallery



