

Credit Analysis at the Regional Office of the Director General of State Treasury for Bangka Belitung Province

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Abstract

The MSME sector (Micro, Small and Medium Enterprises) is one of the backbones of the Indonesian economy. But its existence is still experiencing various obstacles. The government is present to provide support for the MSME program through the allocation of the APBN (State Revenue and Expenditure Budget) and APBD (Regional Revenue and Expenditure Budget). In the 2022 State Budget, the Province of Kep. Bangka Belitung received an allocation of IDR 13.47 billion for the Economic Recovery cluster. Meanwhile, the APBD allocation is IDR 8.19 billion, divided into two programs, namely MSME Empowerment and MSME Development worth IDR 6.5 billion and IDR 1.69 billion. The results of the 2022 credit analysis at the Regional Office of the Director General of Treasury of the Bangka Belitung Province in order to increase MSME empowerment found that the characteristics of MSMEs in the Kep Bangka Belitung area. Bangka Belitung is dominated by micro-scale businesses, reaching 97.96 percent or 186,101 business actors. Bangka Belitung MSMEs have not fully optimized financing facilities. The achievement of MSME financing is lower than non-MSMEs financing. MSME actors in 2022 will only access financing with a total credit of IDR 6 trillion from the total credit ceiling of commercial banks of IDR 14.3 trillion. Even the proportion of KUR/UMi debtors to Bangka Belitung MSMEs is only 21.68 percent.

Keywords : Credit Analysis; DJPb Regional Office; Financing; APBD, MSMEs

1. Introduction

One of the supporting and backbone sectors of the national economy is MSMEs. MSMEs succeeded in absorbing 96.92 percent of the total existing workforce (Press Release from the Coordinating Minister for the Economy of the Republic of Indonesia Number HM.4.6/107/SET.M.EKON.3/03/2023). However, the existence of MSMEs still experiences many obstacles. Based on data from the Ministry of Cooperatives and SMEs (2021), 51.09 percent are hampered by access to financing and capital; 34.72 percent were hampered by market access, marketing and promotion of MSME products; 8.59 percent were hampered by access to raw materials/production equipment; and 5.24 percent had other problems. The government through various programs, such as KUR (People's Business Credit) interest subsidies, the PEN (National Economic Recovery) program, and BPUM (Productive Assistance for Micro Enterprises) are provided to help overcome MSME obstacles.

The Ministry of Finance through Kanwil DJPb (Directorate General of Treasury) as chief economist in the region is expected to be able to contribute programs and ideas in improving the regional economy, especially empowering MSMEs. In the context of credit evaluation monitoring activities for targeted MSME empowerment programs, a 2022 credit analysis was carried out at the

Regional Office of the Director General of State Treasury of Bangka Belitung Province in order to increase MSME empowerment. The problem formulation in this journal is a credit analysis for 2022 at the Regional Office of the Director General of State Treasury of Bangka Belitung Province to increase the empowerment of MSMEs. The aim of this analysis is to analyze the 2022 credit analysis at the Regional Office of the Director General of State Treasury of Bangka Belitung Province in order to increase the empowerment of MSMEs.

2. Literature Review

Dalil (2013), in his research at the State Treasury Services Office (KPPN) Jakarta I, Directorate General of Treasury, Ministry of Finance, concluded that the implementation of the internal control system in the implementation of budget disbursement at the expense of the APBN at KPPN Jakarta I was quite good. The control activity variable is the best, while the risk assessment variable is a weak control variable. Recommendations for improvements need to be made to several sub-components of the Internal Control System. Erniati (2015) in her research concluded that the internal control system influences the quality of Regional Work Unit (SKPD) financial reports. The five elements of the internal control system consisting of the control environment, audit risk determination, control activities, information and communication and monitoring have been implemented well and have made a positive contribution in improving the quality of the financial reports of Regional Work Units (SKPD) in Bulukumba Regency

Antoni (2016) in his research on strategies for strengthening the internal control system in the administration of regional property in the Bogor district government concluded that the priority strategy used to strengthen the internal control system is the strategy of increasing human resource capacity, monitoring and mitigating risks of regional property with the support of utilization information Technology. Implementation strategies that can be implemented are increasing the quality and quantity of human resources, monitoring functions, and risk mitigation programs for regional property. The government is required to regulated and maintain an Internal Control System that internal control system did not systematic and integrated (Falah, S., Hakim, D. B., & Falatehan, A. F, 2017)

3. Methodology

This 2022 credit analysis article at the Regional Office of the Director General of State Treasury of Bangka Belitung Province was prepared using a qualitative approach. Data and information collection techniques are carried out by utilizing various media, in the form of journals and websites, as well as other written materials as support and basis for preparing this journal. The data analysis technique uses the Miles and Hubberman (2005) data analysis model by carrying out three stages of analysis. First, reduce the data by summarizing, choosing the main things, focusing on the important things, and looking for patterns and themes. Second, presenting data by presenting it in the form of short descriptions or charts. Third, drawing conclusions and verifying the findings presented with the aim of answering the problem.

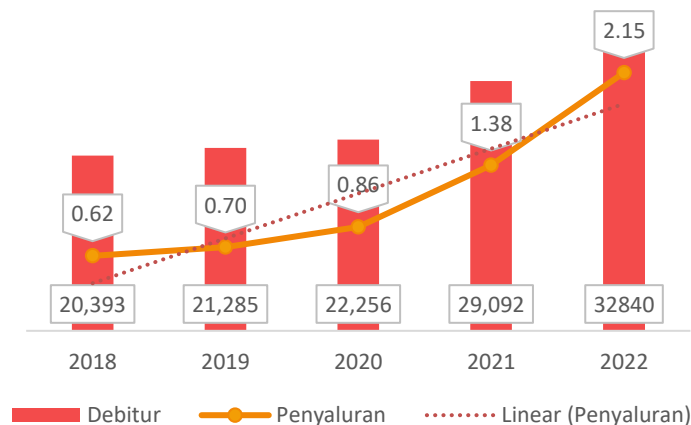
4. Result and Discussion

4.1 Result

MSMEs dominate business actors in the Bangka Belitung Province region. Data from the Department of Cooperatives, Small and Medium Enterprises (Dinas KUKM) of Bangka Belitung Islands Province in 2022, there are 189,971 Bangka Belitung MSMEs. Similar to the distribution of business scales at the national level, micro businesses in Bangka Belitung are also the largest business scale with 186,101 businesses or 97.96 percent. Of the total 189,971 MSMEs, 124,340 MSMEs have been identified which are divided into 17 business sectors. Even though it is still a pandemic period, 2020 was the year with the highest increase in MSMEs, namely 20,423 MSMEs or 22.81 percent. The wholesale and retail trade, car and motorbike repair sectors were the business sectors that contributed almost half of the total increase, namely 47 percent or 9,664 MSMEs. The number of Bangka Belitung MSMEs also increased in 2021 by 14,387 MSMEs or 13.08 percent. In contrast to 2020, the increase in MSMEs in 2021 was supported by an increase in businesses in the Agriculture, Forestry and Fisheries sectors, amounting to 8,270 MSMEs or 13.08 percent. The increase in the number of these two business sectors has led to a significant increase in the number of MSMEs because these two sectors are the dominant sectors of Bangka Belitung MSMEs.

As an effort to disseminate program credit information and empower MSMEs, the Provincial DJPb Regional Office. Bangka Belitung is also implementing a communication strengthening strategy through collaboration with TVRI with the theme "Synergy for the Empowerment of UMKM Ministry of Finance One Bangka Belitung". The talk show focused on the efforts to empower MSMEs that have been carried out by the First Ministry of Finance as well as the progress of credit distribution programs in the Bangka Belitung region.

One role in supporting program credit distribution is through monitoring and evaluation. Evaluation monitoring is carried out on program credit distributors who still have outstanding debts, a sample of program credit recipient debtors, and local governments. KUR distribution in Bangka Belitung is spread across all districts/cities, with total distribution up to December 2022 reaching IDR 2.15 trillion to 32,840 debtors. With this achievement, the contribution of Bangka Belitung KUR distribution is at an all-time high compared to the previous year. During the last 5 years, KUR distribution reached IDR 5.71 trillion to 125,866 debtors.



Source: SIKP 2 Januari 2023

Based on the results of monitoring evaluations for Semester II 2022, KUR has not had a significant impact on increasing the Debtor's business, especially on aspects of business turnover and profit,

as well as employment. This is because, apart from business actors still being in the process of recovering from the Covid-19 pandemic, competition for similar businesses is also getting tougher and the use of KUR to develop new businesses. However, KUR has had an impact on increasing the value of business assets. This is because, apart from business capital, respondents also use KUR for investment.

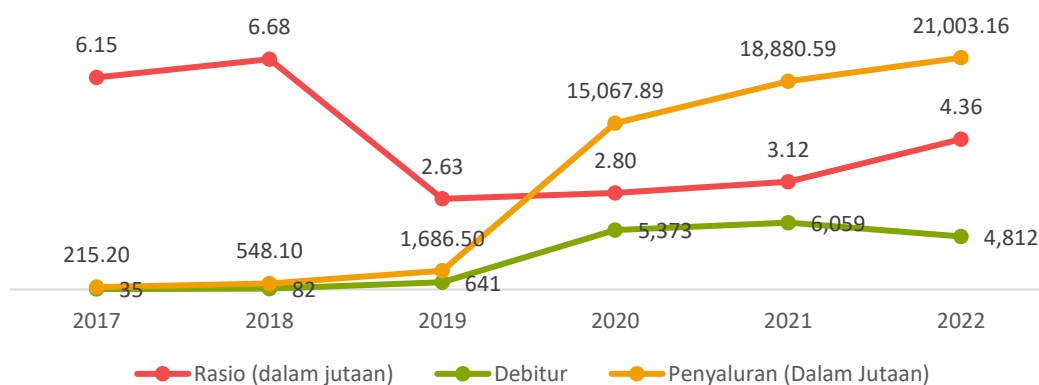
Apart from monitoring program credit evaluation, the DJPb Regional Office as the SIKP organizer has the task and authority to build, develop and manage SIKP which is used to administer and provide information on program credit distribution. SIKP has a strategic role to increase the effectiveness of credit management for MSME programs so that they become more targeted. For this reason, the Regional Office of DJPb of Bangka Belitung Province periodically carries out monitoring and technical guidance on SIKP to local governments.

4.2 Discussion

Kode	Wilayah	Operator		Status Terima KUR		%Sudah	Total
		Kota	Provinsi	Belum	Sudah		
1901	Kab. Bangka	719	51	451	319	41.43%	770
1902	Kab. Belitung	6.754	593	4.032	3.315	45.12%	7.347
1903	Kab. Bangka Selatan	829	142	695	285	29.35%	971
1904	Kab. Bangka Tengah	185	108	193	100	34.13%	293
1905	Kab. Bangka Barat	1.338	15	912	441	32.59%	1.353
1906	Kab. Belitung Timur	1.842	15	1.035	822	44.26%	1.857
1971	Kota Pangkal Pinang	157	61	122	96	44.04%	218
Total		11.824	985	7.440	5.378	41.99%	12.809

Source: SIKP 2 Januari 2023

Based on SIKP data as of December 31 2022, the Bangka Belitung regional government has input 12,809 potential debtors. The results of the SIKP data input have been used by distributors to determine potential KUR recipients. It has been proven that 41.99 percent of potential debtors have successfully received KUR financing.



Source: SIKP UMi

Ultra Micro (UMi) financing facilitation activities are carried out by KPPN, Pangkalpinang and KPPN Tanjung Pandan. Activities are carried out through socialization and monitoring evaluation

of UMi financing. The results of evaluation monitoring show that the development of UMi distribution in the Bangka Belitung Islands Province from 2017 to 2022 continues to experience an increasing trend as seen in Figure. UMi distribution in the Bangka Belitung Islands Province up to Semester II 2022 amounted to IDR 57.40 billion to 17,002 debtors. If the disbursement ratio per Debtor is calculated, the loan size of each Debtor in the Semester II 2022 period is around IDR 4.36 million.

5. Conclusion

The MSME sector is one of the backbones of the Indonesian economy. However, its existence still experiences various obstacles. The government is present to provide support for MSME programs, both through the APBN and APBD. In the 2022 APBN, Bangka Belitung Province received an allocation of IDR 13.47 billion for the Economic Recovery cluster. Meanwhile, the APBD allocation is IDR 8.19 billion, divided into two programs, namely MSME Empowerment and MSME Development worth IDR 6.5 billion and IDR 1.69 billion.

Bangka Belitung MSMEs have not fully optimized financing facilities. The achievement of MSME financing is lower than non-MSME financing. In 2022, MSME players will only access financing with a total credit of IDR 6 trillion out of the total credit ceiling for commercial banks of IDR 14.3 trillion. The Wholesale and Retail Trade sector is the sector with the highest access to financing, reaching 41.40 percent or IDR 2.48 trillion. This is proven by the relatively low proportion of KUR/UMi debtors to Bangka Belitung MSMEs. There are only 21.68 percent of MSME players who utilize KUR and UMi financing.

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