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## Efforts to Improve the Economy of the Ambulu District Community Through the PNM ULaMM Institution in Financial Management

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### Abstract.

The aim of this research is to provide an overview of how influential PNM ULaMM is in improving the economy of Ambulu sub-district. The Micro Capital Services Unit (ULaMM) is a service from PT Permodalan Nasional Madani (PNM) which was formed by the government with the aims and objectives of empowering micro and small businesses. One of them is in Ambulu District which needs capital for business, and existing micro-entrepreneurs to develop their businesses. This research aims to describe efforts to improve micro businesses in the area of financial management. The research results show that through this activity, the community experiences increased financial capacity, business growth and overall economic prosperity. Therefore, this research provides an important contribution to understanding the role of microfinance institutions in supporting efforts to improve the community economy at the local level. The implications of these findings can be a reference for related parties, including other micro institutions, to develop more effective strategies in improving the economic welfare of communities in similar areas. To obtain financing from the PNM ULaMM institution, the community does not need to be complicated by the requirements they have to fulfill as with banking institutions

### Introduction

PNM ULaMM (National Civil Service Micro Capital Services Unit) is a financial institution with BUMN status. The relationship between this institution and the economy in Ambulu sub-district is very important to pay attention to. This is because the community's economy is still unstable, so many people are still less prosperous. This economic instability is caused by a lack of capital for their businesses. Because improving the economy of the community in this sub-district is a necessity in order to achieve community welfare. Even though Ambulu District has great potential, a number of economic obstacles are obstacles. High levels of unemployment and low incomes require steps to be taken to improve people's living standards. This institution exists as a financial institution that focuses on large-scale micro financing using collateral or guarantee

requirements. Has a strategic role in providing business capital to microeconomic actors at the local level. In this case, the role of microfinance institutions is to provide financial support and financial services to micro and small business actors in the region. Apart from providing funds, this institution can provide assistance and training to credit recipients. Providing credit has certain functions and objectives, including seeking profits, helping customers, and helping the government in order to increase economic stability (Artha, 2020).

This program aims to increase community access to business capital and evaluate efforts to improve the community's economy in financial management. The research used is a qualitative approach by collecting data through observation of community economic activities (Rosalinda et al., 2023). Micro, small and medium enterprises are one of the leading driving forces in economic development. So it can easily adapt to the ups and downs and direction of market demand. Apart from that, it can also make an important contribution to exports and trade (Hadi, 2014). The things that can differentiate between PNM ULaMM and other financial institutions are first, offering various conveniences in procedures. Second, only require light requirements. Third, provide fast service. Fourth, implement the system by visiting customers or potential customers (Pratiwi et al., 2023). By understanding this, it is hoped that the efforts taken, especially through the role of this institution, can be more effective in helping society achieve a better level of prosperity through wise financial management. Can make a positive contribution to the economic welfare of the community and can experience significant changes in their quality of life (Troulis, 2020). Even though micro, small and medium enterprises have shown their role in the national economy, they still experience various obstacles, namely internal obstacles such as capital, human resources, law, accountability, and external obstacles such as the business climate is still not conducive, infrastructure, access (Muliana Sri Astuti et al., 2023).

The success of efforts to improve the community's economy through capital institutions has had a positive impact on the community, this is due to the convenience that the community can enjoy over the economic difficulties they face. Modification institutions are able to provide financial assistance to the public, especially to small and medium businesses. Studies related to financial capital institutions have been carried out previously (Safrizal et al., 2022), (Wahant et al., 2023), (Hendra Permana & Aulia Adhiem, 2019), (Bariroh, 2023) that capital institutions play an important role in improving the economy.

## Methods

The research method that will be applied in this research is a qualitative approach. Qualitative research is research carried out using scientific logic (Sugiyono, 2019). Through an inclusive financial management approach, this institution provides training and assistance to local business actors to increase their understanding of good financial management. In this context, the research aims to analyze the role of PNM ULaMM in financial management which has an impact on improving the welfare of the Ambulu community. The analysis used in this research is descriptive analysis related to efforts to improve the economy through the PNM UlaMM Institute for Financial Management.

## Results And Discussion

### Micro Capital Services Unit (ULaMM)

PNM ULaMM (National Civil Service Micro Capital Services Unit) is a financial institution with BUMN status. ULaMM is a capital loan service for micro and small businesses through financing services and management services provided directly for individuals and business sectors. This unit operates in business-intensive locations with the aim of making it easy for them to provide financing to micro-entrepreneurs. This is different from other banks which can withdraw public savings funds from the regions to the center, whereas through ULaMM funds from the center are channeled to the regions because this business is not a banking institution. A finance company or what is often known as a multifinance is one of the non-bank financial institutions in Indonesia whose activities include financing community needs, both consumptive and productive (Anggraeni & Pratomo, 2023).

In carrying out its activities, this micro capital service is not only limited to capital distribution but is also equipped with training requirements, consulting services, mentoring as well as financial management support and market access for micro and small business customers so that their businesses can develop so they are able to access larger capital (Sugianto, 2022). ULaMM has set a goal in managing the company by increasing the company's position and role as a provider of financing services and management services for MSMEs, which is supported by a complete range of products, both conventional (interest-based) and sharia services directly to micro and small businesses and/or partnering with BPR/ S.KJK/S, and other institutions. b) Realizing company sustainability with asset and profit growth and optimal capital structure. c) Implement and improve and improve (continuous improvement) or infrastructure, organization and business processes, to provide quality services and according to the needs of SMEs, as well as support by excellent service processes quickly and precisely. d) Creating a work environment and culture conducive to change that encourages creativity and continuous learning, in order to increase employee productivity. In accordance with its aim, namely as a State-Owned Enterprise (BUMN) which has the task of assisting the development of micro, small and medium enterprises, either through financing or coaching or management services. PNM has the philosophy of "Rice Science" as the company's business culture and working principles. This philosophy is a metaphor for describing the employee's attitude to life, namely "the more full, the lower you are". Apart from that, rice is a symbol of prosperity and prosperity that is close to the community every day.

### Financing of Micro Capital Service Unit

Financing is the provision of funds based on an agreement or agreement between the bank and another party which requires the party financed to return the funds or claims after a certain period of time in return or profit sharing. Financing is one way that can be used to channel capital to the community to develop the business that is being run. In everyday life, everyone must have applied for financing. Those who apply for financing generally need funds as business capital.

This is in line with Law no. 7 of 1992, which defines financing as the provision of money or bills that can be equated with it based on the purpose or loan agreement between the bank and another party which requires the borrower to pay off the debt after a certain period of time plus the amount of interest, compensation or profit sharing. Financing can also be understood as the delivery of economic value based on principles in financing transactions. The importance of the principle of trust in financing shows that apart from the financial aspect, the relationship between

the provider of financing and the recipient of financing is also built on the basis of trust and integrity.

In conventional banks, financing activities are known as "credit". Credit is a financing facility provided by banks to their customers to meet their needs or make investments. The process of providing credit involves an agreement between the bank and the borrower, where the borrower will return the amount borrowed along with interest within a certain period of time. Providing credit involves risk analysis by the bank to assess the borrower's ability to pay off obligations. In addition, the interest rate, term and other terms will be determined based on an agreement between the bank and the borrower.

Financing aims to provide the financial resources needed by individuals, companies or governments to start or develop their businesses. Thus, financing provides financial support that enables economic actors to carry out projects, business initiatives that may not be realized without capital. Apart from that, the aim of financing is also related to efforts to increase people's purchasing power. Another goal of financing is to mitigate risk. By accessing the right financing, individuals and companies can manage these risks and protect the sustainability of their operations.

The main function of financing is to provide the financial resources needed to start, develop, or maintain an economic activity. Financing can also provide broader economic benefits, such as increasing economic growth, job creation and innovation. In an individual context, financing can help people gain access to education or consumer financing that can improve the quality of life. However, it is important to remember that financing management must be done wisely to avoid potentially detrimental financial risks. Excessive reliance on debt can have a negative impact on individual or institutional finances. Therefore, good and sustainable financing must pay attention to sound financial principles and careful risk consideration. Financing can be short-term or long-term, depending on the borrower's needs and the type of activity to be funded. So, financing is not just a provision of funds, but is also a strategic tool to encourage economic growth, support innovation, and provide financial solutions that suit the needs and goals of borrowers.

Micro capital service unit financing becomes a service outlet under one roof or "one stop shopping" for micro and small entrepreneurs, which is equipped with various technical support for borrowers. The purpose of "one stop shopping" is for all micro and small entrepreneurs who are already customers to become part of and are still under one roof with the institution to provide guidance on customer business development. This institution has its own slogan, namely "ULaMM Comes, Easy Capital". The essence of this slogan is to provide a spirit of convenience for debtor businesses to progress and develop thanks to the services provided by PNM because: micro capital services are an integrated part of the leading state-owned non-bank institution called Permodalan Nasional Madani (PNM), the financing process is relatively easy and safe, this type of financing is useful for developing the debtor's business, developed using conventional and sharia systems, developed with the spirit of a company culture called Ilmu Padi.

The service unit is located in Ambulu District as a place to borrow funds for business capital for the lower middle class community. This institution makes it easy for its customers in the process of disbursing loan funds. The conditions requested by ULaMM for applying for credit/loans are as follows: Indonesian citizen, business has been running for at least 1 (one) year, attach a photocopy of the applicant's husband & wife's ID card, photocopy of family card and marriage certificate, business certificate, photocopy of collateral certificate and book account. This is what makes service units the people's choice in borrowing business capital. The disbursement

process for this institution is relatively faster than other capital lending institutions, namely 3-7 days. There are 3 ways to process installment payments, namely: through an account, deposit via the unit cashier by bringing the installment schedule card, or collect it directly by the officer.

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## Efforts to Improve the Community's Economy

Efforts to improve the community's economy are a series of actions aimed at improving the welfare and purchasing power of the community as a whole. This effort includes various policies and programs implemented by the government, private sector and various related parties to achieve inclusive and sustainable economic growth. By focusing efforts on improving the community's economy through training, support for MSMEs, and local economic empowerment, a region can achieve greater economic growth with impacts felt by all levels of society.

One effort that is generally carried out is the development of the micro, small and medium economic sector (MSMEs). Micro and small businesses are often considered the backbone of a country's economy because of their large contribution to job creation and local economic growth. By improving the qualifications of the workforce, society can more easily adapt to technological changes and the demands of the growing job market. Apart from that, financial education is also important to increase public understanding about financial management and risk management. Through policies that support MSMEs, communities can experience significant improvements in their standard of living and welfare. Furthermore, access to microfinance needs to be expanded so that people can easily access loans to develop their businesses. This not only includes providing loans, but also assistance in financial management so that business owners can optimize the use of the funds they receive.

Judging from the various progress and efforts to improve the community's economy, of course we feel that the micro capital service unit in Ambulu is now starting to develop. However, this alone is considered not enough, especially if we look at the external challenges and threats faced by the micro capital service unit. Armed with knowledge of consumer tastes or interests, a company can provide products or services that customers need and want. Therefore, as a company, the government must be more observant and more sensitive to the demands of its customers so that micro capital services remain in demand by the public as a place to borrow for business capital and can continue to grow in society. Because maintaining customer trust and loyalty is the most important thing in order to survive in society.

## Conclusion

National Civil Capital Micro Capital Services Unit (PNM ULamm) in advancing micro, small and medium enterprises (MSMEs) in Ambulu District is carried out well and on target by channeling financing to communities who need capital for business development that is considered productive with the aim of encouraging activities. micro, small, medium enterprises. This financing consists of individual financing. This institution's efforts are not only focused on the aspect of providing funds, but also involve a holistic approach by providing training to borrowers. This research identified several obstacles, namely the level of understanding of financial concepts, which still needs to be improved among the public, emphasizing the need for further action to overcome these actions. Therefore, this conclusion emphasizes the importance of increasing financial literacy and adapting financial products to local needs to ensure the sustainability and effectiveness of efforts to improve the economy in Ambulu.

In this program, monitoring and guidance is provided to the community on how to manage and develop a business well. Both regarding the business carried out, the services provided, and the mechanism for returning the financing. This institution has a good impact on the economic growth of society. On average, the business run by customers has increased, although this increase has not increased significantly. PNM ULamm in Ambulu District is highly recommended in Islam and distribution is part of the distribution of justice which is the main value in Islam. However, in practice, the loan agreements distributed to customers are not in accordance with Islamic sharia. The repayment of financing does not use a profit sharing ratio but still uses a determination of the interest percentage in the form of the principal amount of loan financing that has been determined at the beginning of the contract. This is clearly contrary to Islamic economic principles because it falls into the category of Riba Nasiyah. By understanding this, it is hoped that the efforts taken, especially through the role of this institution, can be more effective in helping society achieve a better level of prosperity through wise financial management.

National Civil Capital Micro Capital Services Unit (PNM ULamm) DI Ambulu District should increase the amount of loan receipts so that there is equality for every community who has a business and who experiences a lack of capital so that their business can develop further. To encourage Islamic economic life in micro, small and medium business activities, especially in the Ambulu community, the principles of Islamic economics must be applied as well as possible so that people truly understand the importance of developing Islamic economics. This begins with good guidance and outreach to the community regarding the implementation of sharia principles in economic activities. So, in the future, PNM ULamm will carry out programs and products that are distributed to the community in accordance with Islamic principles.

So that the capital financing provided is not used to meet consumer needs, institutions must frequently monitor each customer who obtains a loan so that they actually utilize the funds they have obtained for business development. Managers should frequently conduct training aimed at providing knowledge to people who own businesses and obtain capital loans.

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