

Studies Institute Capital PT PNM Branch Cirebon against Cattle Development in the Sub District Cibingbin Dukuhbadag Village District Kuningan

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ABSTRACT

The aims of this study were conducted to determine the role and procedure of PT PNM Cirebon branch in proposing Micro, Small, Medium And Cooperative Enterprises (UMKMK). The method of selecting the location by purposive sampling, for data collection with observation and interview, while for data processing with descriptive method. The results of this study stated that the capital of PT PNM branch of ULamm service product is not only for a business capital loan but also to provide training on cattle breeding business by cooperating with educational institutions (Universitas Muhammadiyah Cirebon) and marketing the results. The conclusion of this research is the work program of PT PNM Cirebon branch has a good service product of Ulamm shown by increasing the number of borrowing capital customers and participate in the development of cattle business in Dukuhbadag Village, Cibingbin Sub District, Kuningan Regency through training and mentoring program.

Keyword : Capital institution, Cattle business, Dukuh badag village.

INTRODUCTION

PT. Permodalan Nasional Madani (Persero), or "PNM", was established as an implementation of TAP XVI MPR / 1998 and based on Government Regulation No.38 / 1999 dated May 29, 1999, with an authorized capital of Rp1.2 trillion and paid-up capital of Rp300 billion. Several months later, through Minister of Finance Decree no. 487 KMK 017 dated 15 October 1999, as the implementation of Law No.23 of 1999, PNM was appointed as one of the BuMN Coordinators to distribute and manage 12 Credit Program schemes (www.pnm.co.id).

The task of empowerment is done through the provision of financing services and management services, as part of the implementation of the government strategy to promote MSMEs, in particular is a contribution to the real sector, to support the growth of new entrepreneurs who have business prospects and able to create jobs. PNM Service Products: Ulamm, Bloom, PKU, PKU and Management Services, Partnership Program, LKMS and Affiliates.

The problems faced by lending institutions usually only provide credit but are not accompanied by technical training in business development. PT PNM Cirebon Branch invites cooperation with Education Institution (UMC) as training and pedampingan facilitator. That's why the purpose of this study was conducted to determine the role and procedure of PT PNM Cirebon branch in proposing UMKMK.

MATERI AND METHODS

The location of the research was conducted in Dukuhbadag Village, Cibingbin Sub District, Kuningan Regency, conducted in January until August 2016. The method of choosing the location with purposive sampling. This location was chosen because Dukuhbadag Village is one of the centers of beef cattle development in Kuningan Regency. The population of beef cattle in the year 2013 as many as 1500 heads and the number of farmers 250 people. The method used in this research is of observation, data collection is done by interview and direct observation. Samples were taken as many as 41 respondents at random both from farmers and livestock traders around the Village Dukuhbadag Cibingbin District Kuningan. Data analysis used in this research is descriptive.

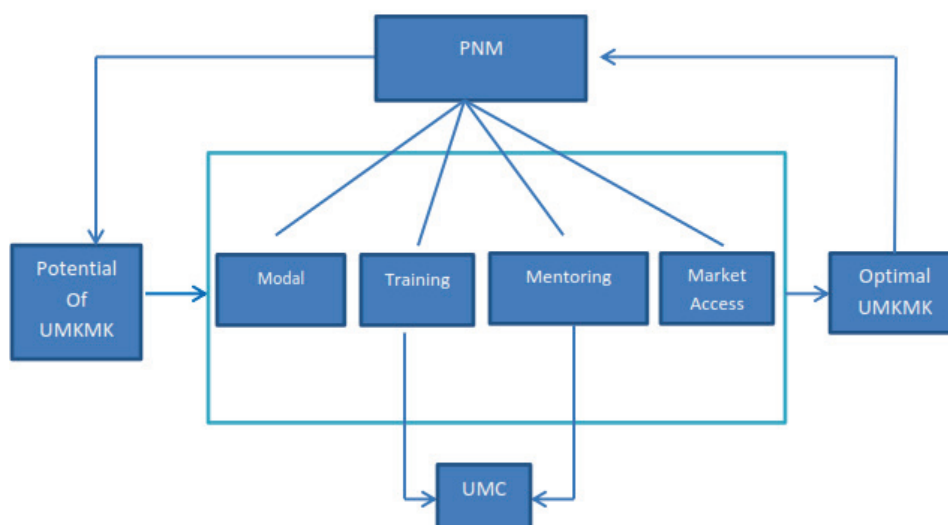


Figure 1. Frame of Mind

RESULTS AND DISCUSSION

PNM profile

The history of economic development in Indonesia, including the economic crisis of 1997, has raised awareness of the power of micro, small, medium and cooperative enterprises and its potential prospects in the future. Strategic value is then realized by the government by establishing PT. Permodalan Nasional Madani (Persero) on June 1, 1999, as a State-Owned Enterprise with special tasks to empower Micro, Small, Medium and Cooperative Enterprises.

The task of empowerment is done through the provision of financing services and management services, as part of the implementation of the government strategy to promote MSMEs, in particular is a contribution to the real sector, to support the growth of new entrepreneurs who have business prospects and able to create jobs.

The role of PNM

The same problem in the Cattle Business in Dukuhbadag Village is the capital, the PT. PNM Persero has a good intent and purpose to optimize the capacity of existing livestock business in Dukuhbadag village either from the aspect of financing of capital and also ability and knowledge of breeder to develop cattle business, hence from that PT. PNM Persero cooperates with the institute of higher education especially Universitas Muhammadiyah

Cirebon (UMC) in training and mentoring activities. The reason why PT PNM Persero cooperates with UMC because: 1) UMC is the only one in Cirebon University that has a livestock faculty. 2) the livestock faculty at UMC is expected to work together to provide knowledge and technology information in accordance with the needs of field conditions.

With various problems and obstacles faced by UMKMK target and support the success of Cluster Cattle Farming in Dukuhbadag Village need to do the initial measurement phase to describe and identify problem with more detail so that can be designed and planned the right training program and value added for the capacity of livestock business Village Dukuhbadag (Table 1).

Table 1. Training and mentoring activities in Dukuhbadag Village, Cibingbin District, Kuningan Regency

No	Training activities	Mentoring activities
1	Training Materials (February 16, 2016) 1. Animal Health 2. Animal Feed Management	Mentoring Activities (6 Maret 2016) 1. Sampling of cow feces 2. Conducting interviews to breeders.
2	Training Materials (15 Maret 2016) 1. Feed Making Household Scale 2. Fermentation Feed Processing Technique	Mentoring Activities (15 Maret 2016) 1. give samples of herbal worm medicine 2. carrying out planting activities throughout the year type of gamal Mentoring Activities (1 April 2016) 1. Silage Practice Making 2. Breeding of Microorganisms and Sampling
3		Mentoring Activities (21 April 2016): "Silase Making Practicum"
4	Training Materials(25 April 2016) 1. Composting 2. Making portable biogas	Mentoring Activities Kompos Dan Biogas: 1. 27 Mei 2016 2. 1 Juni 2016 3. 23 Juni 2016 4. 22 Juli 2016
5	Study Comparative Activities in Lembah Kemuning Cigugur Kab Kuningan with matery (May 12, 2016): 1. group strengthening, 2. group savings, 3. Zero-waste farms.	

Processed data sources 2016

Impact of PNM in cattle business in Dukuhbadag Village, Cibingbin District, Kuningan Regency

PNM Activities Branch Cirebon conducts training and pedampingan programs in the cattle business cluster in Dukuhbadag Village, Cibingbin Sub-district, Kuningan Regency, in collaboration with the Muhammadiyah University of Cirebon (UMC) Education Institution. Training and Pedampingan Activities there are three stages: 1. Initial Survey, 2. Training and pedampingan, 3. Final Survey.

Table 2. Training required by farmers

Type of training	Training	Yes	No
Animal health	Handling cattle		
	sick	8	23
Feed	Silase	37	4
Processing Technique	Amoniase	6	35
	Aquaculture	7	34
Waste treatment	Organic fertilizer	10	31
	Vermi kompos	6	35
	Biogas	38	3

Processed data sources2016

Training and mentoring Program that has been implemented, namely: 1) Health and Feed Management, 2) Feed Processing Technique, 3) Waste treatment. This training and mentoring program is the result of the initial survey to the cluster of cattle in Dukuhbadag Village, Cibingbin District, Kuningan Regency (Table 2). This program has an impact on farmers and PT PNM own respondents which will be explained below.

Table 3. Impact of Respondents Cattle farmers in the village of Dukuhbadag Cibingbin District Kuningan

No	Keterangan	Before training and mentoring with PNM and UMC	Before training and mentoring with PNM and UMC
1	Skill and knowledge	For knowledge of appropriate technology that is silage they already know, but at the beginning they do not want to try again because do not know how to make stater (mikrobanya). Cow manure waste management they do not know how to make compost and biogas, this is their desire to be given training and mentoring.	<ol style="list-style-type: none"> 1. We teached the make of silage by using the materials that are around them. Farmers are willing to participate by doing their own silage-making from leaves around their environment and utilizing straw waste 2. Develop stater cultures with ingredients around them. Breeders are also willing to try to breed themselves. 3. 2nd Winner Level West Java Province "Appropriate Technology Making Biogas"
2	Educational Institutions	Educational institutions, especially universities, Local government has not been involved not been involved	PNM cooperation with UMC is an opportunity for UMC to conduct community service and research activities. That's why UMC decided for the village dukuhbadag as a built village. The initial activity that we took by deploying students to conduct KKN activities where our KKN program is a development of training and pedampingan.
3	Government	Local government has not been involved	Dukuhbadag village gets help from the local government of Kuningan capital of about 300 million rupiah for cattle breeding activities and making cages, feed.

Processed data sources2016

The Ulamm service program in addition to providing capital loans and increased knowledge and skills have had a positive impact on (Table 3). This is in accordance with an opinion (Winarso, 2015) said that farmers are not only given the ease of lending capital in KUPS alone but given the training to increase the capacity of farmers.

Impact of Trained Program and Facilitation on Capital Lending at PT PNM

Procedured for borrowing capital in PNM are: 1. Age of creditor 21 - 65 years old, 2. Copy of ID card, 3. The existence of guarantee (BPKB mobil, motor or land certificate SHM or Deed of Sale and Purchase), 4. This business has been runned at least 1 year, 5. business certificate. This is also in line with an opinion (Afandi P, 2010) said that the banking sector will disburse funds to the debtor by taking into account the character, capacity, capital, conditions and collateral.

This program showed an increase in lending to PT PNM Branch Cirebon but lending capital comes from the cattle traders around the area Cibingbin and Kuningan (Table 2). As for the breeders still not dare to borrow for their reasons: 1) do not dare to pledge their own, 2. Interest is too high, 3. Monthly routine payment while the income they get from the sale of cattle can not necessarily 1 - 2 years Once in sales. According to (Daud Sinjal, 2011) said that the rules of banks that require guarantees for prospective borrowers.

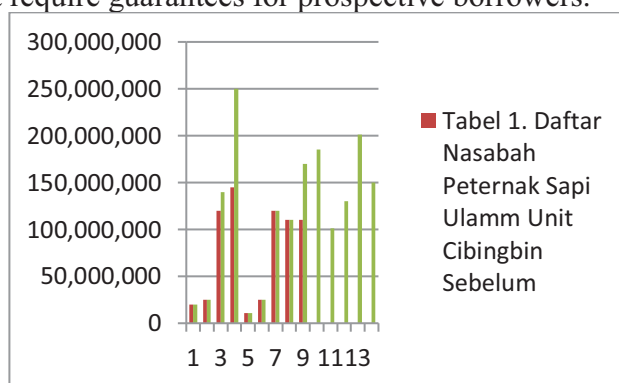


Table 2. List of Customer

CONCLUSION

The conclusion of this research is the work program of PT PNM Cirebon branch has a good service product of Ulamm shown by the increasing number of borrowing capital customers and participate in the development of cattle business in Dukuhbadag village, Cibingbin Sub District, Kuningan Regency through training and mentoring activities.

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