FINAL INTERNSHIP REPORT

MANAGEMENT OF RELATED DEBTS AND RECEIVABLES: A CASE STUDY AT PT. ABC

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INTERNATIONAL UNDERGRADUATE PROGRAM IN ACCOUNTING

FACULTY OF BUSINESS AND ECONOMICS

UNIVERSITAS ISLAM INDONESIA

YOGYAKARTA

2024

ADVISOR'S APPROVAL

MANAGEMENT OF RELATED DEBTS AND RECEIVABLES: A CASE STUDY AT PT. ABC

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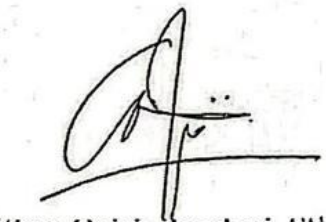
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Defended before the Board of Examiners

On July, 30 2024 and Declared Acceptable

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ORIGINALITY STATEMENT PAGE

Below I declare the originality of my internship report. I have never published the work of others in pursuit of a graduate degree, nor have I published the words, ideas, or expressions of others without acknowledgement. If this statement is later proven to be false, I am ready to accept any sanctions that may arise in accordance with or as a result of the provisions that have been stipulated.

Yogyakarta, 09 July 2024

That state,



Nur Banianas Zhafir

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INTERNSHIP REPORT APPROVAL PAGE

Hereby, the Supervisor and Mentor declares that the internship report prepared by:

Name : Nur Banianas Zhafir

NIM : 20312427

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Title : **MANAGEMENT OF RELATED DEBTS AND RECEIVABLES: A CASE STUDY AT PT. ABC**

It has been approved and ratified in accordance with applicable procedures and provisions, on the date stated below:

Approved by:

Berau, 01 January 2024

Supervisor	Mentor
	
Yuni Nustini, Dra. MAFIS., Ak., CA., Ph.D	Heru Mediawan

FOREWORD

I would like to express my gratitude to Allah SWT for all His grace, favors and blessings so that I was able to complete this final internship report as a form of my activities during my internship at PT. ABC. Writing this internship report was carried out as a form of the process of carrying out the final assignment as one of the requirements for achieving a Bachelor of Accounting degree at the Faculty of Business and Economics, Universitas Islam Indonesia.

I realize that it is very challenging to complete this Final internship report. The success of preparing this internship report would not have been possible without the invaluable help, guidance and motivation from various parties, both material and spiritual. Therefore, the author would like to thank:

1. My parents, Hardani and Nurul Hikmah, my older siblings Nur Danuryanto Pratama and Nur Fatimah Azzahra, my younger sister Nur Fauziah, my grandparents, and my extended family who always provide encouragement, motivation and pray for the author endlessly;

2. Yuni Nustini, Dra., MAFIS., Ak., CA., Ph.D. as my supervisor who has provided time, energy, and thoughts to direct the author in preparing this internship report;

3. Cithra Orisinilandari, SS., MA. as my language advisor who has provided time, energy, and thoughts in improving every word in the sentence of the author's final report;

4. PT. ABC which has accepted and provided the author with a place and opportunity to carry out internship activities and assist the author in collecting data to prepare the final internship report, especially my mentor Mr. Heru Mediawan as well as Ms. Rusdiana and Ms. Yeni Rahmawati who guided me during my internship;

5. Friends in arms, Madza Gorduka All Base, Angger Zulian Rahman, Muhammad Fakhrul Arifin, Muhammad Hanif Abrar, Muhammad Hanif Nurrahman, Pramesti Aulia Andini, Zahrotujannah Al Adiba and other friends who always provide encouragement and accompany the author in the preparation of this internship report

6. As well as other parties who cannot be mentioned one by one for their assistance directly or indirectly so that this internship report can be completed well;

7. In making this internship report, there are still many shortcomings that the author has made. Therefore, criticism and suggestions are highly expected by the author. Hopefully the internship report written can be useful.

Yogyakarta, 09 July 2024

Nur Banianas Zhafir

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ABSTRACT

This research aims to analyze the procedures, obstacles, and efforts in managing related debts and receivables at PT. ABC, thereby to improve understanding of the procedures and identifying obstacles and efforts in managing related accounts payable at PT. ABC. Using a qualitative descriptive approach, the author collected data through interviews and collection of agency documents. This research found that PT. ABC implements proper procedures and resolves obstacles regarding the related debts and receivables effectively. This research makes a significant contribution in understanding the management of related debts and receivables. Recommendations include maximizing the use of information technology such as SAP to manage debts and receivable, conducting comparative studies with similar companies, and integrating qualitative and quantitative methods to gain comprehensive insights.

Keywords: management, related debts and receivables, procedures

ABSTRAK

Penelitian ini bertujuan untuk menganalisis prosedur, hambatan, dan upaya dalam mengelola utang piutang berelasi pada PT. ABC, sehingga dapat meningkatkan pemahaman atas prosedur dan mengidentifikasi hambatan dan upaya dalam mengelola utang piutang berelasi pada PT. ABC. Dengan menggunakan pendekatan deskriptif kualitatif, penulis mengumpulkan data melalui wawancara dan pengumpulan dokumen-dokumen instansi. Penelitian ini menemukan bahwa PT. ABC menerapkan prosedur yang tepat dan menyelesaikan hambatan terkait utang piutang berelasi secara efektif. Penelitian ini memberikan kontribusi yang signifikan dalam memahami pengelolaan utang dan piutang berelasi. Rekomendasi yang diberikan antara lain memaksimalkan penggunaan teknologi informasi seperti SAP untuk mengelola utang piutang, melakukan studi banding dengan perusahaan sejenis, dan mengintegrasikan metode kualitatif dan kuantitatif untuk mendapatkan wawasan yang komprehensif.

Kata kunci: manajemen, utang piutang berelasi, prosedur

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CHAPTER 1

INTRODUCTION

1.1 Background

Debts and receivables are two main components in a company's financial cycle that affect liquidity and financial stability. In the book "Intermediate Accounting 18th edition" Kieso et al. (2022) explained that "Debts and receivables management is a practice that involves carefully managing a company's financial relationships with external parties, both lenders (creditors) and customers (debtors). Debt management focuses on the use of external financial resources in the form of loans to support the company's operations and investments, taking into account the cost of capital, financial risk and optimal capital structure. Meanwhile, receivables management includes credit management, collection and controlling the risk of default from parties who purchase the company's products or services." Good management of these two aspects requires a deep understanding of risk, credit policies and cash management. These two components are interrelated in the company's operating cycle. Receivables that are quickly collected can be used to pay debts that are due, thereby maintaining a liquidity balance. Therefore, balanced management of receivables and payables is the key to maintaining stable cash flow and avoiding liquidity problems. Thus, through proper management of debt and receivables, companies can increase liquidity and financial stability, which ultimately supports operational sustainability and long-term growth.

PT. ABC has structured and organized procedures for managing debts and receivables. This process includes steps starting from billing, payment, monitoring, to recording transactions accurately and punctually. The company uses the Systems, Applications, and Products (SAP) system to support the process, which helps ensure data integration and operational efficiency. The introduction of this procedure is important because it reflects operational efficiency and compliance with applicable accounting standards. At a deeper level, PT. ABC carries related debts and receivables to many companies, one of which is discussed in this report is its subsidiary, namely PT. DEF. Related debts and receivables occur when a company has business relationships with

related parties, such as subsidiaries, affiliated entities, or owners, and this can create challenges in assessing, recognizing, and managing risk.

Standard Operating Procedure (SOP) data owned by PT. ABC is the main basis for identifying processes related to debts and receivables. In this context, obstacles faced by the management of related debts and receivables, such as late payments, calculation discrepancies, and others, will be identified. Furthermore, the efforts made by the company to overcome these obstacles will be the focus of the analysis. By strengthening the understanding of the importance of managing debts and receivables, this research aims to analyze the procedures implemented at PT. ABC, as well as the challenges and efforts associated with managing related debts and receivables in the company.

1.2 Problem Formulation

1. What are the procedures for monitoring and reporting debts and receivables implemented by PT. ABC to ensure accurate and timely information related to the company's financial performance?

2. What are the obstacles faced in managing related debts and receivables at PT. ABC?

3. What efforts have been made by PT. ABC in overcoming obstacles related to debt and receivable management, especially in the context of related debts and receivables?

1.3 Objectives

1. To understand the procedures used by PT. ABC in monitoring and reporting debts and receivables.

2. To identify the main obstacles faced by PT. ABC in managing related debts and receivables.

3. To understand the strategies or actions the company has taken to overcome these obstacles.

1.4 Benefits

This internship brings several benefits for the following parties:

1. For the writers, the internship:

- provides knowledge and experience about the real world of work.
- trains discipline and self-confidence in preparing for the world of work in the future.
- enriches knowledge about related debts and receivables, especially at PT. ABC.

2. For the university, the internship:

- builds stronger networks with industries and companies.
- helps prepare their graduates to become professionals who are ready to enter the world of work.
- improves the reputation and accreditation of the university as an indicator of providing a comprehensive learning experience to its students.

3. For companies, the internship:

- provides opportunities to develop potential human resources.
- establishes good relations between companies and universities.
- expands the company's professional network.

CHAPTER 2

LITERATURE REVIEW

2.1 Internal Control

Internal control is the process of monitoring the accounting system/accounting information system in an operating business or organization. Internal control aims to keep the company away from risks and threats that could harm or cause losses to the company or organization. According to the AICPA (1987), internal control is a process influenced by the board of directors, management personnel, and other business units, designed to provide reasonable confidence in achieving the objectives in the following areas: operational efficiency and effectiveness, financial reliability. reporting and compliance with applicable laws and regulations. Internal accounting controls are designed to protect an organization's assets, verify the accuracy and reliability of accounting data, promote operational efficiency, and encourage compliance with management policies.

Control system, includes all organizational methods, policies, and procedures that ensure the security of company assets, as well as the accuracy and reliability of data management and operational standards of other management activities (Susanto, 2013).

Procedures influenced by the board of directors, executive management, and other personnel are designed to provide appropriate assurance about the achievement of organizational goals. Weygandt et al. (2010) concluded that internal control focuses on protecting assets and compliance with laws and regulations in the government sector. PP 60 of 2008 regulates that the internal control system must be implemented at the central and regional government levels.

2.2 Risk Management Theory

Risk management is a field of study that examines how an organization can identify and overcome various challenges by implementing various management strategies in a comprehensive and structured manner. Therefore, uncertainty in financial institutions or what is usually called risk is an important factor that must be considered in its management (Fahmi, in Yudha et al, 2023).

In this context, default risk, which refers to the possibility of management losses in the event of financial problems, is often associated with financial risk. Therefore, late payments can have undesirable consequences because funds that should be channeled to other needs will be hampered by other requirements. Those in need will receive more money if the payments go smoothly; On the other hand, it will be difficult to help those in need if the funding does not go well or there are obstacles. Risk management also includes proactive efforts to identify, assess and manage the risk of payment default, so that companies can design appropriate strategies to reduce its impact.

2.3 Definition of Debt

Debt refers to the financial obligations that arise when a company borrows funds from another party with a promise to return the amount in the future, usually with additional interest. Debt plays an important role in a company's capital structure because it allows a company to fund operations and investments without raising direct equity. According to Kieso et al. (2022), "Debt is an obligation to pay a sum of money in the future, usually with interest."

In practice, debt varies based on its term and nature. Short-term debt includes business credit, notes payable, and trade payables that mature in one year or less. Short-term debt is often used to finance a company's day-to-day operations. Meanwhile, long-term debt, such as bonds and long-term loans, has a maturity of more than one year and is used to finance long-term investments. Debt funding sources also vary, including bank loans which generally offer lower interest rates compared to bonds issued on the capital market.

2.4 Definition of Receivables

Receivables are financial claims against debtors arising from the sale of goods or services on credit. Receivables reflect the amount of money a company expects to receive from customers in the form of cash in the future. According to Kieso et al. (2022), "Receivables are claims held against customers and others for money, goods, or services". Effective receivables management is critical in maintaining a company's liquidity and ensuring that payments are made on time.

Receivables can be divided based on their sources and characteristics. Accounts receivable is the most common, arising from the sale of goods or services to customers on a deferred payment basis. Accounts receivable is an integral part of the sales and collections cycle, affecting a company's liquidity. Additionally, a note receivable is a written promise from a debtor to pay a specific amount on a specific date in the future, usually with interest. Other types of receivables include interest receivables, which arise from interest income generated but not yet received, as well as tax receivables arising from tax payments over the amount of real tax payable. Managing different types of receivables requires different strategies, including close monitoring of credit risk and delayed payments.

2.5 Related Transactions

Related transactions are interactions between two entities or individuals that have a certain relationship or association, such as a parent company and a subsidiary, major shareholders, or a party that has significant control over another entity. These transactions can take the form of providing loans, selling goods or services with special conditions, or forgiving debts between parties that have a special relationship.

In the book of "Financial Accounting: Theory and Practice" by TMbooks (2019), it is explained that disclosure of related transactions in financial reports must be done completely and transparently. This disclosure includes the identity of related parties, the nature of the relationship, the number and type of transactions, as well as conditions that accompany them.

Disclosure of related transactions is important to provide information to users of financial statements regarding potential conflicts of interest that may arise. This allows users of financial statements to assess the fairness of transactions and their impact on the reporting entity. This book also explains that related transactions can have positive impacts such as increasing operational efficiency and profits, but they can also have negative impacts such as conflicts of interest and reduced reputation.

Overall, company management needs to be careful in conducting and managing related transactions to minimize negative impacts and ensure that these transactions are carried out fairly and transparently. Appropriate disclosure regarding related transactions

helps users of financial reports to assess and make decisions based on sufficient and accurate information.

2.6 Previous Studies

Table 1. Previous Research Studies

No.	Writer's name	Title	Object	Findings
1	Kadek & Yasa (2023)	The Influence of Related Party Transactions on Profitability Relationships, Debt Policy, and Executive Risk Preferences on Tax Avoidance.	Energy Sector Companies Listed on the IDX for the 2019-2021 Period	The results of the study found that companies use related party transactions to raise funds through receivables and payables transactions.
2	Pranita et al. (2023)	The Influence of Related Party Transactions on the Performance of Basic Materials Sector Companies in Indonesia.	30 companies in the basic materials sector listed on the Indonesia Stock Exchange in 2015-2020.	The study results found that companies must pay attention to the level of leverage when exploiting the efficiency of related party transactions.
3	Supatmi & Widawati	Blockholders Ownership and	Manufacturing companies listed	The results of the study found that it

	(2021)	Related Party Transactions In the Manufacturing Industry	on the Indonesian Stock Exchange during 2017-2019	is important to create policies/regulators (OJK) in formulating rules/policies related to the composition of company share ownership and affiliated transaction practices, including transactions with related parties.

CHAPTER 3

RESEARCH METHODS

3.1 Types of Research

The research being carried out by the author follows a qualitative descriptive approach. According to Bougie & Sekaran (2020), the qualitative descriptive method is a type of qualitative research which aims to describe social phenomena as they really are, without intervening or manipulating the variables being studied. The main emphasis in this type of research is on the interpretation and understanding of the meaning contained in the findings. Through a qualitative descriptive approach, the author is able to present a comprehensive and in-depth picture of the social phenomena being studied. This method also allows the discovery of the meaning behind social phenomena that may not be revealed through quantitative measurements.

3.2 Research Sources and Data

In this research, the sources and data used were collected directly from PT. ABC. The author accessed and utilized both primary and secondary data sources:

1. Primary data refers to information obtained by the author directly from the source, without involving intermediaries.

2. Secondary data refers to data collected by the author from other sources, including the data that has been collected by other researchers and data found in official documents.

3.3 Data Collection Techniques

By adopting a qualitative descriptive approach in this research, the researcher chose to apply two methods in data mining, including:

1. Interview

An interview is a communication process between two parties, where one party (the interviewer) asks questions to another party (the resource person) and the resource person answers these questions. Interviews can be used for various purposes, such as to collect research data, to obtain news information, or to make assessments.

Interviews with PT ABC's employees aim to obtain information related to company policies and practices in managing related debts and receivables. In this context, interviews can be used to find out the company's internal procedures in managing related debts and receivables, such as debts and receivables policies, obstacles related to related debts and receivables, and the efforts made to minimize these obstacles.

2. Collection of Agency Documents

Data collection is a crucial aspect to ensure the success of the research being carried out. The document study method can be used to extract information from various official documents held by government institutions. One method that can be applied is to obtain data directly from the research subject, PT. ABC. In this context, the research focus is on the financial controlling department as an integral part in managing related debts and receivables.

The data required for managing related debts and receivables includes information regarding procedures for debts and receivables, and concrete steps to be taken if related debts and receivables are of concern. In addition, financial data related to accounts payable, such as financial reports, can also be a significant source of information for further analysis

3.4 Data Analysis Techniques

The author used qualitative descriptive analysis techniques in this research. Qualitative descriptive analysis is an approach to qualitative data analysis that aims to explain the general characteristics of the data. This method helps the author describe and understand the data carefully, and to identify patterns and trends that may exist in the data. First, the data from interviews with PT. ABC’s employees and related documents are organized by theme. Then, data reduction is carried out to filter essential information and eliminate irrelevant ones. The results are presented in a coherent narrative with direct quotes to support the findings.

The next step was data interpretation. This step was carried out, by identifying relationships between themes, looking for contextual patterns, and providing meaning in the context of managing related debts and receivables at PT. ABC. The results of the

analysis provided an in-depth understanding of company policies, obstacles, and strategies used. These findings involve employee views, effective procedures, and suggestions for improvement. Thus, qualitative descriptive analysis techniques provide a valuable contribution to the overall understanding of this research.

CHAPTER 4

PROGRAM IMPLEMENTATION

4.1 Company Profile



Figure 1. PT. ABC office, Berau branch

Company name : PT. ABC

Address : Tanjung Redeb, Berau, East Kalimantan

PT. ABC, one of the key players in the coal mining industry in Indonesia, has a large operational area in Berau Regency, East Kalimantan. This company focuses on coal mining, processing and marketing activities with high-quality standards. With quite large coal reserves, PT. ABC has played an important role in providing fossil fuels for national and international energy needs.

Apart from that, PT. ABC is actively developing infrastructure that supports mining activities, including roads, ports and other facilities. This effort not only supports company operations but also has a positive impact on economic development in the surrounding area. In terms of sustainability, PT. ABC continues to invest in environmentally friendly technologies and socially responsible mining methods. Land

rehabilitation and reforestation programs are also an integral part of the company's environmental practices, demonstrating its commitment to preserving local ecosystems.

Apart from that, PT. ABC plays a role in developing human resources through training and education programs for local communities, job creation, and improving the quality of life of local communities. With its dedication to sustainability, innovation and positive contributions to regional development, PT. ABC remains an influential entity in the coal mining sector in Indonesia.

4.2 Vision, Mission, and Values

Vision

We create a brighter future by becoming an exponential energy transformer.

Mission

A. We enable power to be exponentially transformative.

B. We allow power to be exponentially progressive.

C. We enable power to deliver benefits exponentially.

Values

Being driven exponentially has allowed us to be innovative, future-oriented and proactive.

By being exponentially transformative, we are able to lead professionally in progressive synergy.

We are trustworthy, customer-focused and compliant to ensure delivery of exponential benefits.

4.3 Internship Program Implementation Activities

As implementers in this Final Assignment Internship Program are:

Name : Nur Banianas Zhafir

Student Number : 20312427

Study program	: International Program Accounting
Faculty	: Business and Economics
Semester	: VII (Seven)
Implementation plan	: 1 October 2023 - 1 January 2024 (3 Months)
Internship Section	: Financial Control Department

CHAPTER 5

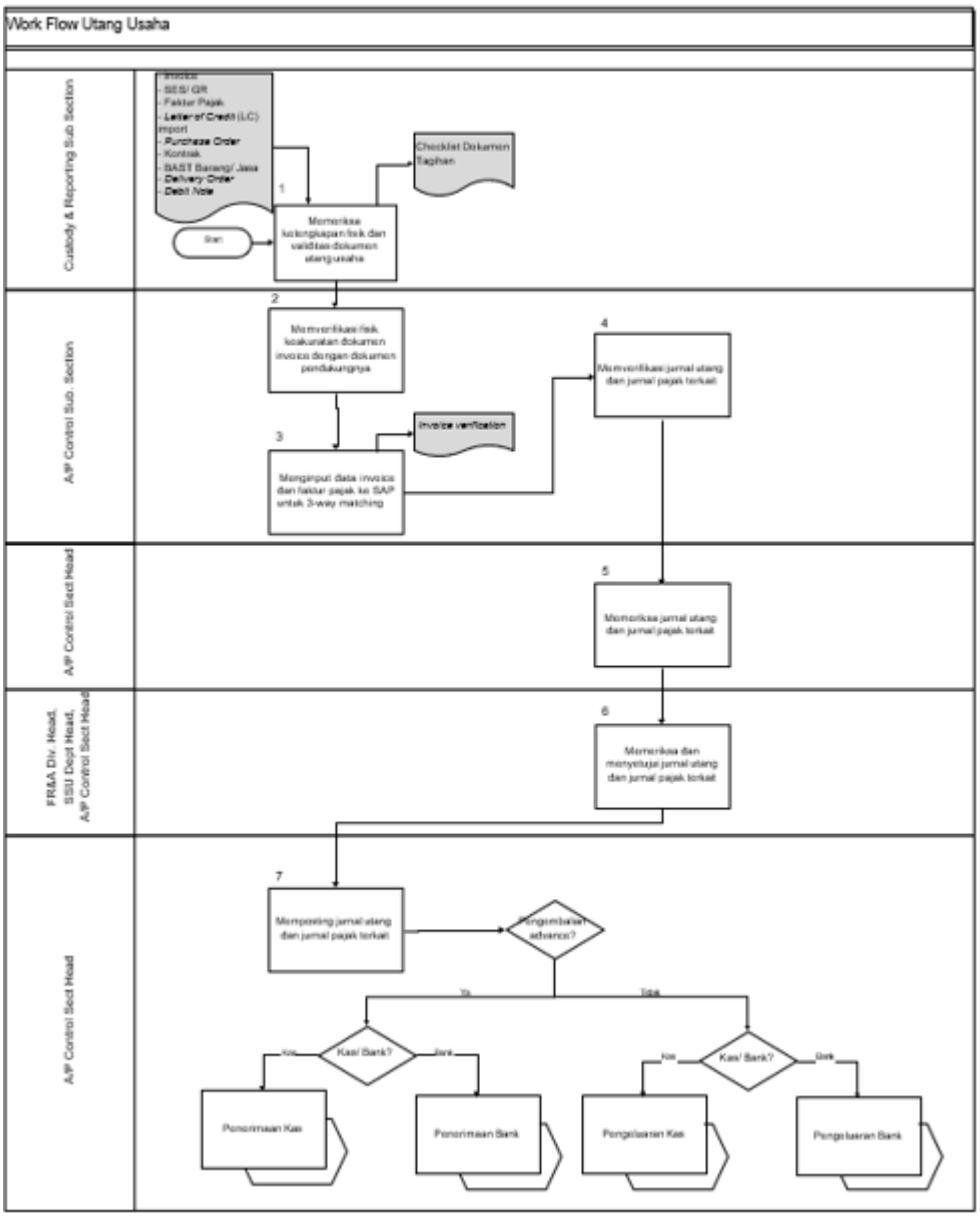
RESULTS AND DISCUSSIONS

5.1 Procedures for Managing Accounts Receivable at PT. ABC

Debt and receivable management is an integral part of a company's financial activities which plays an important role in maintaining operational balance and continuity. PT. ABC, as a dynamic and rapidly growing business entity, considers that it is necessary to have effective and efficient debt and receivable management procedures to ensure stable cash flow, optimize liquidity, and minimize financial risk. These procedures are carefully designed, including structured steps to properly monitor and manage accounts payable, from customer credit assessment to efficient collection. By implementing this procedure, PT. ABC aims to increase transparency, accountability and trust of business partners and stakeholders regarding the management of company debts and receivables.

Apart from that, PT. ABC also recognizes the importance of maintaining good relationships with parties who are involved in the accounts payable and receivable process. With open and honest communication, the company is committed to providing accurate information regarding payment policies, credit terms and billing procedures to customers and other related parties. This effort aims to build a sustainable partnership, where clarity and mutual understanding are the foundation for harmonious business relationships. PT. ABC believes that the implementation of planned and sustainability-oriented debt and receivable management procedures will support company growth, provide added value for stakeholders, and create a strong foundation for achieving long-term business goals.

Debt Procedures



No.	Activity Descriptions
1.	**Check the physical completeness and validity of business debt documents.** Custody & Reporting Sub. The section ensures the completeness of billing/invoice documents and supporting documents, including: 1. Invoice/receipt with stamp (according to Minister of Finance Regulation) 2. Tax Invoice (If any)

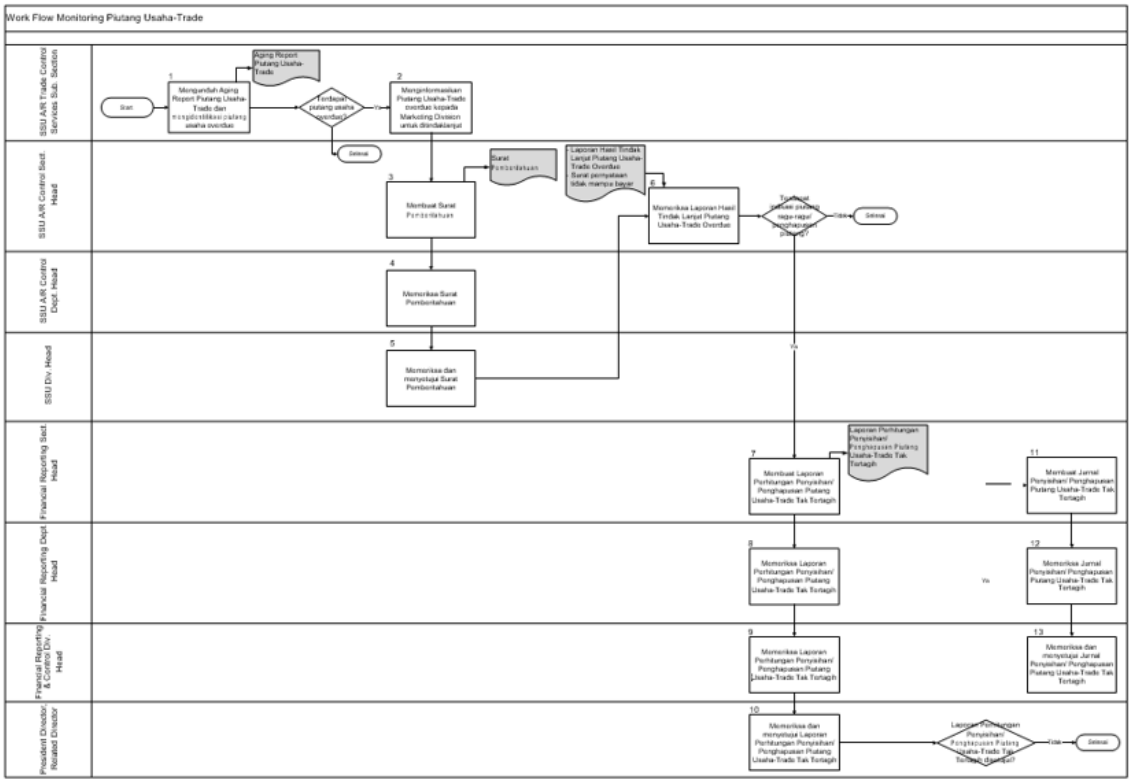
	3. SES/ GR (status Approved) 4. BAST Goods/Services 5. Delivery Order (Original) 6. Contract (If any) 7. Purchase Order (PO) 8. Debit Note from A/R Control Dept. (If there are) 9. Letter of Credit (L/C) Import 10. Import documents such as: Goods Import Notification (PIB), Bill of Lading (B/L), Certificate of Origin, Certificate of Analysis, Packing List, etc. 11. Tax Exemption Certificate (SKB), Form DGT 1/COD (if any) 12. Confirm the complete payment Account Number 13. Account Book (copy) Verify Invoice document details to ensure: 1. The details (quantity, nominal, amount and description) on the Invoice match the details on the Delivery Order / BAST / PO / Contract document. 2. Details (quantity, nominal, amount and description) on the Tax Invoice are in accordance with the details on the Invoice document If the billing document/Invoice cannot be processed further, Custody & Reporting Sub. Section provides notes and returns billing/invoice documents along with supporting documents to the Vendor If the billing document/Invoice can be processed further, Custody & Reporting Sub. Section submits billing documents/Invoices along with supporting documents to A/P Control Sub. Related sections are in accordance with policy. Continue to activity *2. Physically verify the accuracy of the invoice document with supporting documents*
2.	**Physically verify the accuracy of Invoice documents with supporting documents**

	A/P Control Sub. The related section accepts *Invoice* and supporting documents and verifies their accuracy and suitability *Invoice* with supporting documents. When *Invoice* is inaccurate and is not in accordance with supporting documents, A/P Control Sub. The relevant section will return supporting documents to Custody & Reporting Sub. Sections. Custody & Reporting Sub. Section contacts Vendor to confirm inaccuracies and nonconformities *Invoice* with supporting documents and informing the condition via email to the relevant department. When *Invoice* is accurate and is in accordance with supporting documents, the author could continue to activity *3. Input Invoice and Tax Invoice data into SAP for 3-way matching*
3.	**Input Invoice and Tax Invoice data into SAP for 3-way matching.** A/P Control Sub. The related section ensures that in the SAP system, there are Debit Notes that are still outstanding and calculates the Debit Notes with the Vendor's bill. The SAP system is automatically based on invoice information and supporting documents registered in the SAP system, ensuring that there is no duplication of invoices. Automatically, the SAP system processes 3-way matching for details Invoice that has been registered by comparing: 1. Details (quantity, nominal, and description of goods/services) of Invoice with PO 2. Details (quantity and description of goods/services) Invoice with acceptance documents (SES / GR) If the Invoice cannot be processed further, because:

	1. The quantity does not match the tolerance value, or, 2. Duplication of Invoice numbers, or, 3. Inconsistency in details between Invoice, PO and proof of receipt of goods/services. So the SAP system automatically rejects and provides a warning for the invoice transaction. If the invoice can be processed further, then proceed to the activity *4. Verify related debt and tax journals*
4.	**Verify related debt and tax journals** A/P Control Sub. The relevant section verifies the related debt and tax journals in the SAP system to ensure: 1. Accuracy of debt and tax related journals. 2. Accuracy of nominal debt and tax journals related to supporting documents. If the related debt and tax journals are incomplete and inaccurate, A/P Control Sub. The relevant section rejects the journal in the SAP system and provides a note to the Custody & Reporting Sub. Section for requesting a revision from the User/Vendor. If the related debt and tax journals are complete and accurate, A/P Control Sub. The relevant section approves the journal in the SAP system. Continue to activity *5. Check related debt and tax journals*
5.	**Check related debt and tax journals** A/P Control Sect. Head checks related debt and tax journals in the SAP system to ensure: 1. Accuracy of debt and tax related journals. 2. Accuracy of nominal debt and tax journals related to supporting documents. If the related accounts payable and tax journals are incomplete and inaccurate,

	A/P Control Sect. Head rejects the journal in the SAP system and gives a note to A/P Control Sub. Related sections for revision. Continue to activity *6. Check and post related debt and tax journals*
6.	**Check and approve related debt and tax journals** Financial Reporting & Accounting Div. Head or SSU Dept. Head or A/P Control Sect. Head (in accordance with the authorization limits in the SSU Dept Procedure standard) accesses the related debt and tax journals via the SAP FI module system. Continue to activity *7. Posting related debt and tax journals*
7.	**Posting related debt and tax journals** A/P Control Sect. Head ensures journal posting is done in the appropriate time period. The Tax Department will record, report and pay VAT, PPn and PPh periodically. For the debt payment process and/or related taxes: - If payment of debt and/or related taxes is in cash, proceed to the SOP for Cash and Cash Equivalents – Cash Disbursement Procedures - If debt and/or related tax payments are made via a bank, proceed to the Cash and Equivalent SOP – Bank Receipt Procedures To return the excess advance from the user: - When returning the advance advantage in cash, proceed to the Cash and Cash Equivalent SOP - Cash Receipt Procedure - When returning the advance advantage through the bank, proceed to the Cash and Equivalent SOP - Bank Acceptance Procedure

Receivable Procedures-Trade



No.	Activity Descriptions
1.	**Download the Aging Accounts Receivables-Trade Report and identify overdue accounts receivables** If there are trade receivables overdue, then proceed to activity *2. Inform trade receivables-trade overdue to the Marketing Division for follow-up*
2.	**Inform trade receivables-trade overdue to the Marketing Division for follow-up** SSU A/R Trade Control Services Sub Section informs the Marketing Division via email to follow up with customers regarding trade receivables-trade overdue.

	Continue to activity *3. Make a Notification Letter*
3.	**Create a Notification Letter** SSU A/R Control Section Head makes a Notification Letter for overdue trade receivables based on the Aging Report Trade Receivables-Trade then signs the Notification Letter as "Made by" and submits it to the A/R Control Department Head. Notification letters will be made and sent periodically every 30 days if the bill has not been paid. Continue to activity *4. Checking the Notification Letter*
4.	**Checking the Notification Letter** SSU A/R Control Department Head checks the accuracy and completeness of the Notification Letter based on the Trade Receivables Aging Report and previous Notification Letters (if any). If there is a need for revision, the SSU A/R Control Department Head returns the Notification Letter to the SSU A/R Control Section Head for revision. If there is no revision, the SSU A/R Control Department Head signs the Notification Letter as "Checked By", and then submits it to the Shared Service Unit Division Head. Carry on to activity *5. Check and approve the Notification Letter*
5.	**Check and approve the Notification Letter** Shared Service Unit Division Head checks the accuracy and completeness of the Notification Letter based on the Trade Receivables Aging Report and previous Notification Letters (if any).

	If there is a need for revision, the Shared Service Unit Division Head returns the Notification Letter to the SSU A/R Control Department Head for revision. If there is no revision, the Shared Service Unit Division Head signs the Notification Letter as "Approved By" and then sends it to the Marketing Division who will send it to the Customer. Continue to activity *6. Checking the Follow-up Report on Accounts Receivable-Trade Overdue*
6.	**Examine the Follow-up Report on Accounts Receivable-Trade Overdue** SSU A/R Control Section Head receives the Follow-up Report on Accounts Receivables-Trade Overdue which has been approved by the Relevant Director and a Statement of Inability to Pay (if any) from the Marketing Division. If there are no indications of doubtful receivables/writing off uncollectible trade receivables then the procedure is completed in this activity. If there are indications of doubtful receivables/uncollectible trade receivables written off, the SSU A/R Control Section Head submits a Follow-up Report on receivables overdue trade to the Financial Reporting Section Head (BC). Continue to activity *7. Create a Calculation Report on Allowance/Write-Off of Uncollectible Trade Receivables*
7.	**Make ReportCalculation Allowance/Write-Off of Uncollectible Trade Receivables** Financial Reporting Section Head (BC):

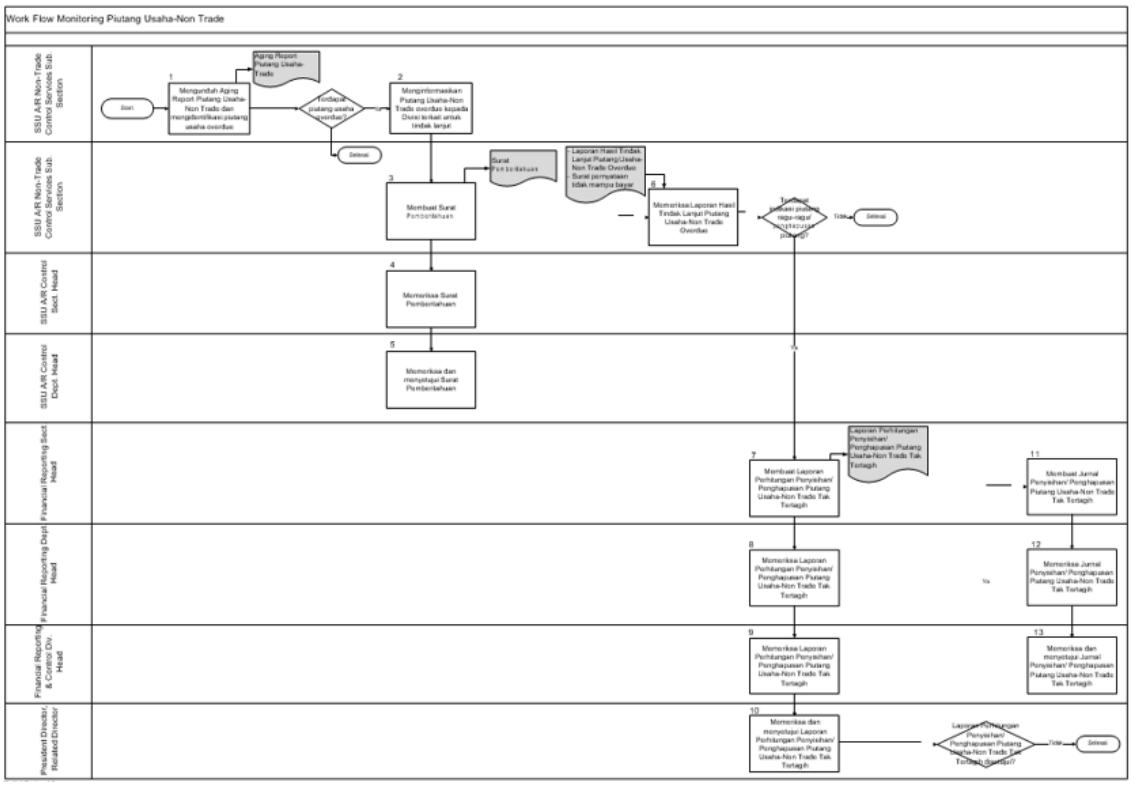
	- Calculate the estimated value of doubtful receivables (receivables that may not be collectible) - Create a Calculation Report on Allowance/Write-Off of Uncollectible Trade Receivables - Sign the Allowance/Write-Off Calculation Report Uncollectible Trade Receivables as “Created by” then submit it to the Financial Reporting Department Head Proceed to activity *8. Check the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables*
8.	**Examine the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables** Financial Reporting Department Head checks the accuracy and completeness of the Report on the Calculation of Allowance/Write-Off for Uncollectible Trade Receivables based on the Follow-up Report on Trade Receivables-Overdue Trade and supporting documents. If there is a need for revision, the Financial Reporting Department Head returns the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables to the Financial Reporting Section Head (BC) for revision. If there is no revision, the Financial Reporting Department Head signs the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables as "Checked by" and then submits it to the Financial Reporting & Control Division Head. Continue to activity *9. Check the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables*
9.	**Examine the Calculation Report for Allowance/Write-Off of**

	Uncollectible Trade Receivables Financial Reporting & Control Division Head checks the fairness of the Report on the Calculation of Allowance/Write-Off for Uncollectible Trade Receivables based on the Follow-up Report on Trade Receivables-Trade Overdue and supporting documents. If there is a need for revision, the Financial Reporting & Control Division Head returns the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables to the Financial Reporting Department Head for revision. If there is no revision, Financial Reporting & Control Division Head signs the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables as "Checked by" and then submits it to the Related Director and President Director. Continue to activity *10. Check and approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables*
10.	**Check and approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables** The President Director and Related Directors check the fairness of the Report on the Calculation of Allowance/Write-Off for Uncollectible Trade Receivables based on the Follow-up Report on Trade Receivables-Trade Overdue and supporting documents. If the President Director and Related Directors do not approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables then the procedure is completed in this activity.

	If the President Director and Related Director approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables, the President Director and Related Director will sign the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables as "Approved by". Continue to activity *11. Make a journal for Allowance/Write-Off of Uncollectible Trade Receivables*
11.	**Make a journal for Allowance/Write-Off of Accounts Receivables-Uncollectible Trade** Submit a Report on the Calculation of Allowances//Write-Offs for Uncollectible Trade Receivables that have been approved by the President Director and Related Directors to the Financial Reporting Department Head. Continue to activity *12. Check the journal for Allowance/Write-Off of Uncollectible Trade Receivables*
12.	**Check the journal for Allowance/Write-Off of Accounts Receivables-Uncollectible Trade** Financial Reporting Department Head checks the accuracy and completeness of the Allowance/Write-Off of Accounts Receivables-Uncollectible Trade journal in the SAP FI module system based on the Report Calculation of Allowance/Write-Off for Uncollectible Trade Receivables that has been approved by the President Director and Related Director. If the journal is incomplete and/or inaccurate, the Financial Reporting Department Head rejects the Allowance/Write-Off of Uncollectible Trade Receivables journal in the SAP FI module system and informs the Financial Reporting Section Head (BC) to make a revision.

	If the journal is complete and accurate, the Financial Reporting Department Head approves the Allowance/Write-Off of Uncollectible Trade Receivables journal in the SAP FI module system as proof of verification. Continue to activity *13. Check and approve the Allowance for Uncollectible Trade Receivables journal*
13.	**Check and approve the Allowance for Accounts Receivables-Uncollectible Trade journal** The Financial Reporting & Control Division Head checks the completeness and accuracy of the Allowance/Write-Off of Uncollectible Trade Receivables journal that has been created by the Financial Reporting Section Head (BC) in the SAP FI module system based on the already prepared Allowance/Write-Off of Accounts Receivables-Uncollectible Trade Calculation Report that has been approved by the President Director and Related Director. If there is a need for revision, the Financial Reporting & Control Division Head will inform the Financial Reporting Department Head. If there is no revision, the Financial Reporting & Control Division Head instructs the Financial Reporting Section Head to post the Allowance/Write-Off of Accounts Receivables- Uncollectible Trade journal in the SAP FI module system.

Trade Receivables Procedures-Non Trade



No.	Activity Descriptions
1.	**Download the Aging Report Accounts Receivables-Non-Trade and identify overdue accounts receivables** If there are no non-trade overdue trade receivables, then the procedure is completed in this activity. If there are non-trade overdue trade receivables, then proceed to activities *2. Inform non-trade overdue trade receivables to the relevant division for follow-up*
2.	**Informing non-trade overdue trade receivables to the relevant division for follow-up**

	SSU A/R Non-Trade Control Services Sub. Section informs via e-mail to the relevant division to carry out follow-up actions with Vendors/Customers regarding non-trade overdue trade receivables. Continue to activity *3. Make a Notification Letter*
3.	**Create a Notification Letter** SSU A/R Non-Trade Control Services Sub Section makes a Notification Letter for non-trade overdue trade receivables based on the Aging Report on Trade Receivables-Non Trade then signs the Notification Letter as "Made by" and submits it to the SSU A/R Control Section Head. Notification letters will be made and sent periodically every 30 days if the bill has not been paid. Continue to activity *4. Checking the Notification Letter*
4.	**Checking the Notification Letter** SSU A/R Control Section Head checks the accuracy and completeness of the Notification Letter based on the Aging Report on Trade Receivables-Non Trade and previous Notification Letters (if any). If there is a need for revision, the SSU A/R Control Section Head returns the Notification Letter to the SSU A/R Non-Trade Control Services Sub Section for revision. If there is no revision, the SSU A/R Control Section Head signs the Notification Letter as "Checked By", and then submits it to the A/R Control Department Head. Continue to activity *5. Check and approve the Notification Letter*

5.	**Check and approve the Notification Letter** SSU A/R Control Department Head checks the accuracy and completeness of the Notification Letter based on the Aging Report on Trade Receivables-Non Trade and previous Notification Letters (if any). If there is a need for revision, the SSU A/R Control Department Head returns the Notification Letter to the SSU A/R Control Section Head for revision. If there is no revision, the SSU A/R Control Department Head signs the Notification Letter as "Approved By" and then sends it to the Related Dept. (with the knowledge of the Treasury Division) who will send it to the Vendor/Customer. Continue to activity *6. Examining the Follow-up Report on Trade Receivables-Non Trade Overdue*
6.	**Examining the Follow-up Report on Trade Receivables-Non Trade Overdue** SSU A/R Non-Trade Control Services Sub Section receives the Follow-up Report on Trade Receivables-Non Trade Overdue that has been approved by the Related Director and a Statement of Inability to Pay (if any) from the Related Division. If there are no indications of doubtful receivables/writing off uncollectible non-trade receivables then the procedure is completed in this activity. If there are indications of doubtful receivables/uncollectible write-off of non-trade receivables, the SSU A/R Non-Trade Control Services Sub Section submits a Follow-up Report on Accounts Receivables-Non Trade Overdue to the Financial Reporting Section Head (BC).

	Continue to activity *7. Create a Calculation Report on Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade*
7.	**Create a Calculation Report on Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade** Financial Reporting Section Head (BC): - Calculate the estimated value of doubtful receivables (receivables that may not be collectible) - Create a Calculation Report on Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade - Sign the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade as "Made by" and then submit it to the Financial Reporting Department Head Proceed to activity *8. Examine the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade*
8.	**Examine the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade** The Financial Reporting Department Head checks the accuracy and completeness of the Report on the Calculation of Allowance/Write-Off for Uncollectible Non-Trade Accounts Receivables based on the Follow-up Report on Non-Trade Overdue Accounts Receivables and supporting documents. If there is a need for revision, the Financial Reporting Department Head returns the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non-Trade to the Financial Reporting Section Head (BC) for revision.

	If there is no revision, the Financial Reporting Department Head signs the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non-Trade as "Checked by", and then submits it to the Financial Reporting & Control Division Head. Continue to activity *9. Check the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade*
9.	**Check and approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade** Financial Reporting & Control Division Head checks the fairness of the Report on the Calculation of Allowance/Write-Off of Uncollectible Non-Trade Accounts Receivables based on the Follow-up Report on Accounts Receivables-Non-Trade Overdue and supporting documents. If there is a need for revision, the Financial Reporting & Control Division Head returns the Calculation Report for the Allowance/Write-Off of Uncollectible Trade Receivables to the Financial Reporting Department Head for revision. If there is no revision, Financial Reporting & Control Division Head signs the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade as "Checked by" and then submits it to the Related Director and President Director. Continue to activity *10. Check and approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade*
10.	**Approve the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade**

	The President Director and Related Directors check the fairness of the Report on the Calculation of Allowance/Write-Off for Uncollectible Non-Trade Accounts Receivables based on the Follow-up Report on Non-Trade Overdue Accounts Receivables and supporting documents. If the President Director and Related Directors do not approve the Calculation Report for the Allowance/Write-Off of Uncollectible Non-Trade Accounts Receivables then the procedure is completed in this activity. If the President Director and Related Directors approve the Calculation Report for Allowance/Write-Off of Uncollectible Non-Trade Receivables, the President Director and Related Director will sign the Calculation Report for Allowance/Write-Off of Uncollectible Non-Trade Receivables as "Approved by". Continue to activity *11. Make a journal for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade*
11.	**Make a journal for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade** Submit the Calculation Report on the Allowance/Write-Off of Uncollectible Non-Trade Receivables which has been approved by the President Director and Related Director to the Financial Reporting Department Head. Continue to activity *12. Check the journal for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade*
12.	**Check the journal for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade** Financial Reporting Department Head checks the accuracy and completeness

	of the Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade journal that has been prepared by Financial Reporting Section Head (BC) in the SAP FI module system. The journal will be based on the Calculation Report for Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade that has been approved by the President Director and the Related Director. If the journal is incomplete and/or inaccurate, the Financial Reporting Department Head rejects the Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade Receivables journal in the SAP FI module system and informs the Financial Reporting Section Head (BC) to make a revision. If the journal is complete and accurate, the Financial Reporting Department Head approves the Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade Receivables journal in the SAP FI module system as proof of verification. Continue to activity *13. Check and approve the Allowance for Uncollectible Trade Receivables-Non Trade Receivables journal*
13.	**Check and approve the Allowance for Uncollectible Accounts Receivables- Non Trade Accounts journal** The Financial Reporting & Control Division Head checks the suitability of the Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade Receivables journal which has been created by the Financial Reporting Section Head (BC) in the SAP FI module system based on the Calculation Report of the Allowance/Write-Off of Uncollectible Trade Receivables-Non Trade which has been prepared and approved by the President Director and Related Director. If there is a need for revision, the Financial Reporting & Control Division Head will inform the Financial Reporting Department Head to make the

	revision. If there is no revision, the Financial Reporting & Control Division Head instructs the Financial Reporting Section Head to post the Allowance/Write-Off of Uncollectible Accounts Receivables journal in the SAP FI module system.

5.2 Obstacles Faced by PT. ABC in Managing Related Debts and Receivables

In managing related debts and receivables at PT. ABC, several problems were identified. The first problem was the delay in the reconciliation process between the PT. ABC team and PT. DEF team. This reconciliation process is important to ensure that the data recorded in both teams are the same. Delays in this process can cause errors in calculating related debts and receivables.

Then, there was a delay in the process of calculating the Hour Meter (HM) units for each heavy equipment operator. HM is one of the factors used to calculate related debts and receivables. Delays in calculations cause the calculation process to take longer, which will impact the due date for bill payments.

Apart from that, there was a delay in inputting data in the Production Report (BAP) by the PT. ABC and PT. DEF teams due to necessary numerical corrections. BAP is a document used to record the results of work that has been carried out. Delays in input cause the input process to take longer, which will impact the due date for bill payments.

And finally, there was a discrepancy between the calculations and the applicable contract. This calculation discrepancy can be caused by various factors, such as differences in data for each person in charge of PT. ABC and PT. DEF. With the emergence of these obstacles, there is a need for in-depth analysis and appropriate strategic steps to overcome each problem faced.

5.3 PT. ABC's Efforts in Overcoming Obstacles in Managing Related Debts and Receivables

In facing the obstacles faced in managing related debts and receivables, PT. ABC has implemented several strategic efforts. First, to overcome delays in inputting HM data, the production team can input HM in parallel, that is, once a week to input work that is already in progress. This will help ensure that HM data is always up-to-date and can be used to calculate related debts and receivables accurately.

Then, the SSU (Shared Service Unit) PT. ABC team also needs to reconcile with the PT. DEF team to ensure the completeness of payment administration. It is important to ensure that all documents required for payment are complete and in accordance with applicable procedures.

Apart from that, efforts to immediately agree on the BAP (Production Report) every month by both parties can ensure that the series of payment processes can be carried out on time and efficiently. This will support smooth operations and maintain order in project implementation.

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusions

Management of related debts and receivables at PT. ABC is an important process that involves structured steps starting from customer credit assessment to efficient billing. Obstacles faced include late payments from customers, difficulties in verifying data, and challenges in managing documents and information systems. Efforts to overcome these obstacles include improving information technology systems, such as using SAP for data input and verification, and implementing strict procedures for credit assessment and collection. Debts procedures include document inspection, data verification, data input into the SAP system, to journal verification, and tax payments. Meanwhile, for receivables, the procedure starts from identifying overdue receivables, giving notification to the relevant division, preparing a report on the calculation of allowance/write-off of receivables, to obtaining approval from the board of directors. This effort ensures transparency and accountability in financial management, supports good relationships with business partners, and maintains liquidity and healthy cash flow for PT. ABC.

6.2 Recommendations

For further research, it is recommended to maximize the analysis of the use of information technology such as SAP in managing debts and receivables, to carry out comparative studies with other similar companies, and to combine qualitative and quantitative approaches to get a more comprehensive picture. In addition, further research on credit risk assessment and mitigation strategies, as well as evaluation of production data reconciliation procedures for each company is recommended, so that the data used is fast, precise, and accurate. Focusing on this area will provide deeper insight and practical recommendations for improving accounts payable and receivable management at PT. ABC and other similar companies.

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APPENDICES



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Kel. Sei Bedungun
Kec. Tanjung Redeb
Kab. Berau
Kalimantan Timur

Nur Banianas Zhafier

Instagram.com/zphyr___

ABILITY

- Ability to work under pressure
- Leadership
- High responsibility
- Active
- Teamwork

LANGUAGES

Indonesia

Bahasa Inggris

INTERESTS

Reading, Sports, Traveling, Games

Nur Banianas Zhafir

Creative young people, Hard-working, have a high leadership spirit, responsible, professional, and have a good ethic working

PERSONAL DATA

Name	: Nur Banianas Zhafir
Date Of Birth	: 20 Juni 2001
Status	: Single
Religion	: Muslim
Nationality	: Indonesia
Height / Weight	: 168 Cm / 60 Kg

WORK EXPERIENCE

Pondok Darul Hijrah Putra
2019 – 2020 as Teacher
PT. Berau Coal
2023 as an intern

ORGANIZATION

Organisasi Pelajar Pondok Modern (OPPM) Bagian Penerangan (Sound System)
Pondok Modern Darussalam Gontor Kampus 3

Koordinator Gerakan Pramuka Urusan Pembina Gugus Depan (Bindep)
Pondok Modern Darussalam Gontor Kampus 3

Badan Audit Kemahasiswaan
Universitas Islam Indonesia Yogyakarta

CERTIFICATE

Microsoft Test
Pondok Modern Darussalam Gontor Kampus 3 Kediri

CEPT Test
Universitas Islam Indonesia Yogyakarta

Kursus Mahir Tingkat Lanjutan (KML)
Pondok Modern Darussalam Gontor Kampus 3 Kediri

Brevet Pajak A & B
Universitas Islam Indonesia bekerja sama dengan HTC training & consulting

EDUCATION

SDIT Ash-Shohwah — *Berau*
2006-2012

Pondok Modern Darussalam Gontor Kampus 1 — *Ponorogo*
2013-2018

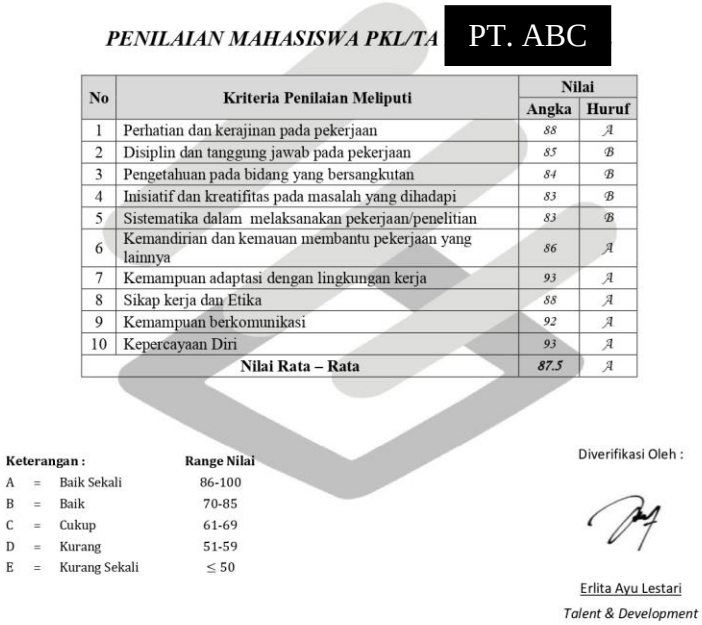
Pondok Modern Darussalam Gontor Kampus 3 — *Kediri*
2018-2019

Universitas Islam Indonesia — *Yogyakarta*
2020-Now

GRADE POINT AVERAGE

IPK 3,72

Attachment 1: Curriculum Vitae Nur Banianas Zhafir



PENILAIAN MAHASISWA PKL/TA PT. ABC

No	Kriteria Penilaian Meliputi	Nilai	
		Angka	Huruf
1	Perhatian dan kerajinan pada pekerjaan	88	A
2	Disiplin dan tanggung jawab pada pekerjaan	85	B
3	Pengetahuan pada bidang yang bersangkutan	84	B
4	Inisiatif dan kreatifitas pada masalah yang dihadapi	83	B
5	Sistematika dalam melaksanakan pekerjaan/penelitian	83	B
6	Kemandirian dan kemauan membantu pekerjaan yang lainnya	86	A
7	Kemampuan adaptasi dengan lingkungan kerja	93	A
8	Sikap kerja dan Etika	88	A
9	Kemampuan berkomunikasi	92	A
10	Kepercayaan Diri	93	A
	Nilai Rata – Rata	87.5	A

Keterangan : **Range Nilai**

A = Baik Sekali 86-100
B = Baik 70-85
C = Cukup 61-69
D = Kurang 51-59
E = Kurang Sekali ≤ 50

Diverifikasi Oleh :

Erlita Ayu Lestari
Talent & Development

Appendix 2: Internship certificate