

SUKOHARJO REGENT
PROVINCE OF CENTRAL JAVA
REGULATION OF THE REGENT OF SUKOHARJO
NUMBER 14 YEAR 20 21

ABOUT
GUIDELINES FOR IMPLEMENTATION OF THE INTEREST SUBSIDY
PROGRAM
MICRO AND SMALL BUSINESS IN 2021

BY THE GRACE OF GOD ALMIGHTY

SUKOHARJO REGENT,

- Considering :
- a. that in an effort to facilitate Micro and Small Business actors to gain access to capital from Channeling Financial Institutions, it is necessary to take the local government's side to Micro and Small Business actors oriented to business development ;
 - b. that in an effort to keep the Micro and Small Business sector able to survive and develop during the *Corona Virus Disease 2019 pandemic* , the Regional Government needs to provide Interest Subsidies to Micro and Small Businesses which are financed from the Sukoharjo Regency Regional Revenue and Expenditure Budget ;
 - c. that based on the Regulation of the Minister of Home Affairs Number 77 of 2020 concerning Technical Guidelines for Regional Financial Management, regional governments have the authority to provide interest subsidies to Micro and Small Enterprises;
 - d. that based on the considerations as referred to in letter a , letter b and letter c , it is necessary to stipulate a Regent Regulation concerning Guidelines for the Implementation of the Interest Subsidy Program for Micro and Small Enterprises in Sukoharjo Regency in 2021 ;
- In view of :
1. Law Number 13 of 1950 concerning the Establishment of Regency Areas within the Province of Central Java;
 2. Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (State Gazette of the Republic of Indonesia of 2008 Number 93, Supplement to the State Gazette of the Republic of Indonesia Number 4866) as amended by Law Number 11 of 2020 concerning Job Creation (State Gazette Republic of Indonesia Year 2020 Number 245, Supplement to the State Gazette of the Republic of Indonesia Number 6573);

3. Law Number 23 of 2014 concerning Regional Government (State Gazette of the Republic of Indonesia of 2014 Number 244 , Supplement to the State Gazette of the Republic of Indonesia Number 5587) as amended several times, most recently by Law Number 11 of 20 20 concerning Job Creation (State Gazette of the Republic of Indonesia) Indonesia Year 2020 Number 245 , Supplement to the State Gazette of the Republic of Indonesia Number 6573) ;
4. Government Regulation Number 12 of 2019 concerning Regional Financial Management (State Gazette of the Republic of Indonesia of 2019 Number 42 , Supplement to the State Gazette of the Republic of Indonesia Number 6322);
5. Government Regulation Number 23 of 20 20 concerning the Implementation of the National Economic Recovery Program in terms of Supporting State Financial Policies for Handling the *Corona Virus Disease 2019 (Covid-19)* Pandemic and or Facing Threats That Endanger the National Economy and or Financial System Stability and Economic Rescue National (State Gazette of the Republic of Indonesia Year 20 13 Number 40 , Supplement to the State Gazette of the Republic of Indonesia Number 5404) ;
6. Government Regulation Number 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises (State Gazette of the Republic of Indonesia of 2021 Number 17 Supplement to the State Gazette of the Republic of Indonesia Number 6619) ;
7. Regulation of the Minister of Home Affairs Number 77 of 2020 concerning Technical Guidelines for Regional Financial Management (State Gazette of the Republic of Indonesia of 2020 Number 1781);
8. Sukoharjo Regency Regional Regulation Number 12 of 2016 concerning Formation and Composition of Regional Apparatus (Sukoharjo Regency Gazette of 2016 Number 12, Supplement to Sukoharjo Regency Regional Gazette Number 236) ;

DECIDING :

To stipulate : REGIONAL REGULATION CONCERNING GUIDELINES FOR IMPLEMENTATION OF INTEREST SUBSIDIES PROGRAM FOR MICRO AND SMALL BUSINESSES IN SUKOHARJO REGENCY IN 2021 .

PIG
GENERAL REQUIREMENTS

article 1

In this Regent Regulation, what is meant by:

1. The area is Sukoharjo Regency.
2. Regional Government is the Regent as an element of the Regional Government organizer who leads the implementation of government affairs which are the authority of the autonomous region.
3. The Regent is the Regent of Sukoharjo.
4. Regional apparatus is the supporting element of the Regent and the Regional People's Representative Council in the administration of Government Affairs which are the authority of the Region.
5. Regional Finance Agency, hereinafter abbreviated as BKD , is the Regional Finance Agency of Sukoharjo Regency.
6. Regional Inspectorate is the Regional Inspectorate of Sukoharjo Regency.
7. The Financial Services Authority, hereinafter abbreviated as OJK , is the Regulatory and Supervisory Agency for the Financial Sector.
8. Interest Subsidy is the portion of interest that becomes a burden Regional Government in the amount of the difference between the interest rate received by the Credit/Financing Distributor and the interest rate charged to the Debtor.
9. Micro Business is a productive business owned by individuals and/or individual business entities that meet the criteria for Micro Business having a business capital of up to Rp. 1,000,000,000.00 (one billion rupiah) excluding land and buildings for business premises, and having annual sales proceeds up to a maximum of Rp.2,000,000,000.00 (two billion rupiah).
10. Small Business is a stand-alone productive economic business carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part either directly or indirectly of a medium-sized business or a large business , which meets the criteria for Business. Small has a business capital of more than Rp. 1,000,000,000.00 (one billion rupiah) up to a maximum of Rp. 5,000,000,000.00 (five billion rupiah) excluding land and buildings for business premises , and has annual sales of more than Rp. 2 ,000,000,000.00 (two billion rupiahs) up to a maximum of Rp15,000,000,000.00 (fifteen billion rupiahs) .

11. Credit Distribution Financial Institutions are Government Credit Program Channeling Institutions, banks and finance companies that distribute credit to debtors.
12. Debtor is an individual/individual Business Actor either alone or in a business group or business entity that is receiving credit/financing from Credit/Financing Distributors.
13. BKD Financial Administration Officer is an Officer who carries out financial functions and administration at BKD.
14. Debit Balance is the remaining principal of the loan principal that must be repaid by the debtor to the Credit/Financing Distributor.
15. Credit Interest or Loan interest is the price that must be paid by the debtor to the creditor for the facilities received by the debtor .
16. Regional general treasury account , hereinafter abbreviated as RKUD, is the regional general treasury account .

Article 2

This Regent's Regulation is intended and aimed as a guideline for Regional Governments, Credit Distribution Financial Institutions and Micro and Small Businesses in the context of implementing the Interest Subsidy program .

Article 3

The Interest Subsidy Program aims to:

- a. facilitate Micro and Small Business Actors in order to gain access to capital from Credit Distribution Financial Institutions;
- b. Financial Inclusion for Micro and Small Business Actors to be able to access capital to Credit Distribution Financial Institutions;
- c. provide capital for Micro and Small Enterprises with low interest rates;
- d. help release Micro and Small Enterprises from loan sharks; and
- e. improve the economy of Micro and Small Enterprises.

CHAPTER II
IMPLEMENTATION OF INTEREST SUBSIDY PROGRAM

Article 4

- (1) The Regional Government provides Interest Subsidy to Micro and Small Business Debtors with a maximum credit limit of Rp . 1,000,000.00 (fifteen million rupiahs).
- (2) Micro and Small Business Debtors as referred to in paragraph (1) cover the following fields:
 - a. Agriculture includes food crops and horticulture, plantations, forestry, animal husbandry , and fisheries;
 - b. Domestic industry;
 - c. Trade ; and/or
 - d. services .

CHAPTER II I
BUDGETING

Article 5

- (1) The Interest Subsidy Budget is sourced from the Regional Income and Expenditure Budget .
- (2) Interest Subsidy is budgeted for operating expenditure group.
- (3) The allocation of the amount of the Interest Subsidy to the Credit Distribution Financial Institution is determined by a Regent 's Decree .

CHAPTER I V
INTEREST SUBSIDY DISTRIBUTION MECHANISM

Part One
General

Article 6

- (1) The distribution of the Interest Subsidy program is carried out by the Regional Government in collaboration with the Credit Distribution Financial Institution.
- (2) The Credit Distribution Financial Institution as referred to in paragraph (1) is stipulated by a Decree of the Regent.

- (3) The distribution of the Interest Subsidy program as referred to in paragraph (1) is carried out by way of book-entry from the RKUD to the account of the Credit Distribution Financial Institution.

Article 7

- (1) Criteria for Credit Distribution Financial Institutions are credit distributors registered with OJK .
- (2) The Credit Distribution Financial Institutions as referred to in paragraph (1) in the Regions include:
 - a. banking; and
 - b. pawnshop.

Article 8

- (1) Data on Micro and Small Business debtors that meet the criteria for receiving Interest Subsidies by Credit- Lending Financial Institutions shall at least contain:
 - a. debtor identity data includes:
 1. Name of debtor ;
 2. Population Identification Number ;
 3. Debtor's Address; and
 4. Bank account number .
 - b. credit transaction data includes:
 1. Credit agreement date ;
 2. credit ceiling;
 3. Credit Agreement due date ;
 4. Tray d e b e t;
 5. Number of interest days ;
 6. Bank interest rates;
 7. Nominal credit interest; and
 8. Interest Subsidy Amount.
- (2) format as referred to in paragraph (1) is listed in Appendix I which is an integral part of this Regent's Regulation.

The second part
Distribution Requirements

Article 9

- (2) The Credit Distribution Financial Institution submits an application for the disbursement of the Interest Subsidy to the Regent Cq. Head of BKD with the application format as listed in Attachment II which is an integral part of this Regent's Regulation.
- (3) The application for disbursement of the Interest Subsidy as referred to in paragraph (1) shall be accompanied by the following supporting documents:
 - a. List of Debtors who meet the criteria to receive Interest Subsidy and its calculation as referred to in P origin 8 ;
 - b. Statement of absolute responsibility in the format as contained in Attachment III which is an integral part of this Regent's Regulation ;
 - c. Statement letter that is willing to be audited after the granting of the Interest Subsidy in the format as contained in Attachment IV which is an integral part of this Regent's Regulation.
 - d. Proof of receipt of payment which has been signed by the authorized official in the format as contained in Appendix V which is an integral part of this Regent's Regulation;
 - e. Photocopy of the bank account number in the name of the Credit Distribution Financial Institution ; and
 - f. Photocopy of the Identity Card (KTP) of the Head of the Credit Distribution Financial Institution .

Part Three

Interest Subsidy Term

Article 10

- (1) Interest Subsidy is given from January 2021 to December 2021 .
- (2) Interest Subsidy for the month concerned will be paid no later than the 20 (twentieth) of the following month .
- (3) Interest Subsidy for December 2021 will be paid no later than December 20 , 2021 .

Article 11

Interest Subsidy from January 2021 to March 2021 will be paid in April 2021 .

Part Four
Interest Subsidy Distribution

Article 12

- (1) The BKD Financial Administration Officer shall examine the files on the completeness of the disbursement application documents submitted by the Credit Channeling Financial Institutions as referred to in Article 9.
- (2) Study the files as referred to in paragraph (1) include:
 - a. completeness of disbursement documents; and
 - b. suitability of the amount of disbursement based on debtor recapitulation documents and data .
- (3) In the event that the application for disbursement does not meet the requirements as referred to in paragraph (2) , the BKD Financial Administration Officer returns the documents to the Credit Distribution Financial Institution. and instructs Credit Distribution Financial Institutions to complete and / or improve.
- (4) BKD Financial Administration Officer affix the stamp "researched" if the application for disbursement as referred to in paragraph (2) has been examined and declared complete.
- (5) The BKD Head orders the Expenditure Treasurer to make a Direct Payment Order (SPP-LS) to the BUD/Budget User through the BKD Financial Administration Officer.
- (6) The BKD Financial Administration Officer examines the completeness of the Direct Payment Order (SPP-LS) along with the administrative requirements in accordance with applicable regulations, and after being declared complete and correct, prepares the Direct Payment Order (SPM-LS) to be submitted to the BUD/Budget User for signature. .
- (7) The Direct Payment Order (SPM-LS) is submitted to the BUD Proxy to issue a Fund Disbursement Order (SP2D)

- (8) The BUD's attorney sent a Letter of Disbursement Order (SP2D) along with a list of examiners to PT. Central Java Regional Development Bank Sukoharjo Branch.
- (9) PT. The Central Java Regional Development Bank, Sukoharjo Branch, transferred the books from the RKUD to each of the Credit Channeling Financial Institutions according to the list of recipients listed in the Order for Disbursement of Funds (SP2D) .
- (10) The recipient of the Interest Subsidy is fully responsible, both formally and materially, for the use of the funds received in accordance with the provisions of the legislation.
- (11) The Credit Distribution Financial Institution is fully responsible, both formally and materially, for the distribution of the Interest Subsidy to those who are entitled to receive the amount of funds that have been received to be distributed in accordance with the provisions of the legislation.
- (12) If the distribution of Credit Interest Subsidy by the channeling financial institution does not meet the target in the fiscal year, the Credit Distribution Financial Institution must return the remaining budget to the Regional Treasury no later than December 20 , 2021 .

CHAPTER V

CRITERIA FOR PROVISION OF INTEREST SUBSIDIES

Article 13

Micro and Small Business Actors who receive the Interest Subsidy program assistance must meet the following criteria:

- a. Interest Subsidy recipients are Micro and Small Business actors resident of Sukoharjo as evidenced by an e-KTP or Resident Certificate from an authorized official.
- b. have a maximum business credit ceiling of Rp . 15,000,000.00 (fifteen million) ; and
- c. has the category of current *loan performance* or current collectibility.

Article 14

- (1) Provision of Interest Subsidy of 50% (fifty percent) of the interest determined by the Credit Distribution Financial Institution .

- (2) If the Credit Channeling Financial Institution determines the interest is more than 24% (twenty four percent) per year, the Interest Subsidy is given 50% (fifty percent) of the interest of 24% (twenty four percent) per year.

Article 15

- (1) Calculation of Interest Subsidy in accordance with the amount as referred to in P from 13 paragraphs (1) and paragraph (2) with the following formula:

$$= \frac{\text{Besaran Subsidi Bunga} \times \text{Baki Debet} \times \text{Hari bunga}}{360}$$

- (2) Interest Subsidy calculation is carried out according to the format as stated in Attachment VI which is an integral part of this Regent's Regulation.

CHAPTER VI REPORTING

Article 16

- (1) Credit Distribution Financial Institutions are required to submit a report on the realization of the distribution of Interest Subsidy periodically every month to the Regent Cq. Head of BKD with copies to Regional Inspector, Head of OJK and Head of Economic and Natural Resources Section Regional Secretariat at the time of submitting a request for disbursement the following month.
- (2) The report on the realization of the distribution and use of the Interest Subsidy for December 2021 will be sent no later than January 2022, with the format as listed in Appendix VII which is an integral part of this Regent's Regulation.

CHAPTER VII MONITORING AND EVALUATION

Article 17

- (1) Regent monitors and evaluates the distribution of the integrated Interest Subsidy.
- (2) Regent in conducting monitoring and evaluation as referred to in paragraph (1) shall form a team based on the Decree of the Regent.

CHAPTER VIII CLOSING

Article 18

This Regent Regulation comes into force on the date of promulgation.

For public cognizance, it is ordered that this Regulation of the Regent be promulgated by placing it in the Sukoharjo Regency Gazette.

Set in Sukoharjo
on April 12, 2021
SUKOHARJO REGENT,

signed.

SOLAR ETHICS

Promulgated in Sukoharjo
at the date of 12 April 2021

Acting REGIONAL SECRETARY
SUKOHARJO DISTRICT ,

signed.

BUDI SANTOSO

REGIONAL NEWS SUKOHARJO REGENCY
YEAR 2021 NUMBER 15

APPENDIX I
REGULATION OF THE REGENT OF
SUKOHARJO NUMBER: 14 YEAR
2021
ABOUT

GUIDELINES FOR
IMPLEMENTATION OF INTEREST
SUBSIDY PROGRAM FOR MICRO
AND SMALL BUSINESSES IN
SUKOHARJO DISTRICT.

EXAMPLE LIST OF DEBTORS RECEIVING INTEREST SUBSIDIES AND
AMOUNT OF INTEREST SUBSIDIES RECEIVED

NAME OF DISTRIBUTING FINANCIAL INSTITUTION:
MONTH YEAR :

NO	DEBTOR NAME	NIK	DEBTOR ADDRESS	ACCOUNT NUMBER	CREDIT AGREEMENT DATE	CREDIT Ceiling	CREDIT FALL DATE	CREDIT DEBIT TRAY	NUMBER OF INTEREST DAYS	BANK INTEREST RATE	NOMINAL INTEREST INCLUDING INTEREST SUBSIDIES	NOMINAL INTEREST SUBSIDIES RECEIVED
UP	2	3	4	5	6	7	8	9	10	11	12	13
1												
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

APPENDIX II
REGULATION OF THE REGENT OF
SUKOHARJO NUMBER: 14
YEAR 2021

ABOUT
GUIDELINES FOR
IMPLEMENTATION OF INTEREST
SUBSIDY PROGRAM FOR MICRO
AND SMALL BUSINESSES IN
SUKOHARJO DISTRICT.

SAMPLE OF APPLICATION LETTER FOR INTEREST SUBSIDIES
DISCLAIMER

Letterhead of Credit-Distributing Financial Institutions

Number :..... (1)(2)....(3)

Attachment :1 file

Subject : application for interest subsidy disbursement

Dear.(4)

.....(5)

In connection with the implementation of the Credit by(6), we hereby submit a claim for Interest Subsidy on the Credit as follows:

Period :..... (7)

Amount :..... (8)

Please transfer the disbursement of the bill to our account (9)

The accuracy of the supporting data attached to this letter is our full responsibility.

Thus we convey, thank you for your cooperation.

*(Name of Credit Distributor
Financial Institution)
Responsible office*

(10)
(Name of Office in charge)

INSTRUCTIONS FOR COMPLETION OF INTEREST SUBSIDY DISSOLUTION
APPLICATION

No.	DESCRIPTION
(1)	Filled with the issue number of the billing document and/or yang equated
(2)	Filled with the place of issue of the billing document and/or the equated
(3)	Filled with the date of issuance of the billing document and/or the equalized
(4)	Filled details KPA Distribution
(s)	Filled the place position KPA Distribution
(6)	Filled name Credit Distribution Financial Institutions
(7)	Filled period defrosting Subsidy
(8)	Filled nominal total bill in number and letter
(9)	Fill in the number, account name, and the name of the bank where the account belongs to the Credit Channeling Financial Institution
(10)	Filled with the signature of the authorized official and affixed with the official seal of the Credit Distribution Financial Institution concerned

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

APPENDIX III

REGULATION OF THE REGENT OF
SUKOHARJO NUMBER: 14
YEAR 2021
ABOUT
GUIDELINES FOR
IMPLEMENTATION OF INTEREST
SUBSIDY PROGRAM FOR MICRO
AND SMALL BUSINESSES IN
SUKOHARJO DISTRICT.

EXAMPLE OF STATEMENT OF ABSOLUTE LIABILITY

Letterhead of Credit-Distributing Financial Institutions	
STATEMENT LETTER OF ABSOLUTE LIABILITY	
The undersigned below :	
Name	:.....(1)
Position	:.....(2)
Institution	:.....(3)
Truly declare that:	
1. Calculation of (4) amounting to(5) (with letters) has been calculated correctly	
2. If in the future there is an error and/or overpayment of the(6) ..., partly or in whole, we are fully responsible and willing to deposit the error in the funds/or overpayment to the regional treasury.	
Thus, we make this statement truthfully.	
, (7)
	Name of Credit Distribution Financial Institution
	(8)
	Name of Responsible Officer

INSTRUCTIONS FOR FILLING OUT STATEMENT OF ABSOLUTE
RESPONSIBILITY

No.	DESCRIPTION
(1)	Filled by name office yang responsible
(2)	Filled by department office yang responsible
(3)	Filled by name Credit Distributors /Credit Distributors Institutions file bill Interest Subsidy
(4)	Filled with type request payment and period e (Month Interest Subsidy xxxx 202 1)
(5)	Filled with the number money paid in numbers and letters
(6)	Filled with type request payment and period (Interest Subsidy month xxxx 202 1)
(7)	Filled with the place and date publishing letter
(8)	Filled with name and signature office which authorized as well as spiked stamp official Relevant Credit Distribution Financial Institution

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

APPENDIX I V

REGULATION OF THE REGENT OF
SUKOHARJO NUMBER: 14 YEAR
2021
ABOUT
GUIDELINES FOR
IMPLEMENTATION OF INTEREST
SUBSIDY PROGRAM FOR MICRO
AND SMALL BUSINESSES IN
SUKOHARJO DISTRICT.

EXAMPLE OF STATEMENT LETTER WILLING TO BE AUDITED

Letterhead of Credit-Distributing Financial Institutions	
STATEMENT LETTER WILLING TO BE AUDITED	
The undersigned below :	
Name	:.....(1)
Position	:.....(2)
Institution	:.....(3)
<p>We solemnly declare that in order to fulfill the administrative requirements for the application of the Interest Subsidy, we are willing to be audited independently after the granting of the Interest Subsidy.</p> <p>Thus, we make this statement truthfully, with full awareness and a sense of responsibility and there is no element of coercion from any party.</p>	
, (4)
	Name of Credit Distribution Financial Institution
	(5)
	Name of Responsible Officer

INSTRUCTIONS FOR FILLING IN A STATEMENT WILLING TO BE
AUDITED

No.	DESCRIPTION
(1)	Filled with name office which responsible
(2)	Filled with position office which responsible
(3)	To be completed with the name of the credit channeling financial institution that is submitting the application Interest Subsidy bill
(4)	Filled with the place and date publishing letter
(5)	Filled with name and signature office authorized as well as spiked stamp official Credit Distribution Financial Institutions concerned

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

REGULATION OF THE REGENT OF
 SUKOHARJO NUMBER: 14 YEAR
 2021
 ABOUT
 GUIDELINES FOR
 IMPLEMENTATION OF INTEREST
 SUBSIDY PROGRAM FOR MICRO
 AND SMALL BUSINESSES IN
 SUKOHARJO DISTRICT.

SAMPLE PROOF OF PAYMENT ACCEPTANCE

Payment Receipt	
TA	: (1)
Proof Number	: (2)
Budget Item : (3)
Have received from	: Power of Attorney General Regional Treasurer (4)
Amount of Money	:.....(5)
Scalable	:.....(6)
For Payment	:.....(7)
, (8) Who receive
	(9) Full name

INSTRUCTIONS FOR FILLING PROOF OF PAYMENT ACCEPTANCE

No.	DESCRIPTION
(1)	Filled with the relevant fiscal year
(2)	To be completed with the serial number of the bookkeeping evidence
(3)	To be inputted with the Articles of Association which are burdened with transactions in numbers For Subsidy Expenditures to SOEs :5.02.02.2.04.01.5.1.4.01.01.001 For Subsidy Shopping to BUMD :5.02.02.2.04.01.5.1.4.02.02.0001 For Subsidy Expenditure to Private Owned Enterprises :5.02.02.2.04.01.5.1.4.03.01.0001
(4)	Filled with the name of the work unit concerned
(5)	Filled with the amount of money paid in numbers
(6)	Filled with the amount of money paid in letters
(7)	Fill with the type of payment request and the period of the Monthly Interest Subsidy of xxx 2021
(8)	Filled with place and date of receipt of money
(9)	Filled with the name and signature of the authorized official and affixed with the official seal of the Credit Distribution Financial Institution concerned

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

APPENDIX VI
REGULATION OF THE REGENT OF
SUKOHARJO NUMBER: 14 YEAR
2021
ABOUT
GUIDELINES FOR
IMPLEMENTATION OF INTEREST
SUBSIDY PROGRAM FOR MICRO
AND SMALL BUSINESSES IN
SUKOHARJO DISTRICT.

EXAMPLE OF CALCULATION OF INTEREST SUBSIDIES

Interest Subsidy Calculation Formula
$= \frac{\text{Subsidy amount} \times \text{Debit balance} \times \text{Interest days}}{360}$
Information : <ul style="list-style-type: none"> • The amount of the Subsidy is the amount of the Interest Subsidy (percent) • Debit balance is the debit balance at the end of the month before the period for which it was billed. In the event that there is a transaction that causes a change in the debit balance during the period being billed. The Debit Tray used is the latest debit balance after a change has occurred. • Interest days are the number of days in one Interest Subsidy collection period

Example Calculation:

Andi accept financing Banking through Distributor Credit B with Amount Financing IDR 15,000,000 ,- with contract financing on December 1, 2019. Tray Debit Andi as of 3 December 1, 2022 0 is as big as IDR 5,000,000 ,- Andi is Debtor Credit Dealer B which affected Pandemic COVID- 19. Distributor Credit B submit bill to KPA for period 1 January to 31 January 202 1 . As information addition, there are change Tray Debit Loan Andi Becomes IDR 40 000 000,- dated January 15 , 2022 1 . Details calculation Interest Subsidy Andi accepted Distributor Credit B is as following:

Interest Subsidy : 50 %

Period Bill : January 1 , 2022 1 to January 31, 2021

No	Start Date	End Date	Last Month's Debit Balance	Akad Value	Newest Debit Tray	Credit Interest Day	Interest Subsidy
1.	January 1, 2021	January 14, 2021	5,000,000	15,000,000	5,000,000	14 days	$= \frac{50\% \times 12\% \times 500.000 \times 14}{360}$ =11,667
2.	January 15, 2021	January 31, 2021	4,000,000	15,000,000	4,000,000	17 Days	$= \frac{50\% \times 12\% \times 4.000.000 \times 17}{360}$ = 11,333 Total : 23,000

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

L APPENDIX VII
 REGULATION OF THE REGENT OF
 SUKOHARJO NUMBER: 14 YEAR
 2021
 ABOUT
 GUIDELINES FOR
 IMPLEMENTATION OF INTEREST
 SUBSIDY PROGRAM FOR MICRO
 AND SMALL BUSINESSES IN
 SUKOHARJO DISTRICT.

EXAMPLE OF REPORT OF INTEREST DISTRIBUTION AND DISTRIBUTION OF INTEREST
 SUBSIDIES
 DISTRIBUTOR FINANCIAL INSTITUTIONS:

MONTH :.....

NO	INTEREST SUBSIDY BUDGET ALLOCATION	REALIZATION OF INTEREST SUBSIDIES DISCLAIMER THIS MONTH		REALIZATION OF INTEREST SUBSIDY DISTRIBUTION THIS MONTH		REALIZATION OF INTEREST SUBSIDY DISTRIBUTION UP TO THIS MONTH		REALIZATION OF DISTRIBUTION OF INTEREST SUBSIDIES UNTIL THIS MONTH		REST OF INTEREST SUBSIDY DISTRIBUTION UNTIL THIS MONTH		REMAINDER BUDGET
		NOMINAL	TOTAL DEBTOR	NOMINAL	TOTAL DEBTOR	NOMINAL	TOTAL DEBTOR	NOMINAL	TOTAL DEBTOR	NOMINAL	TOTAL DEBTOR	
1	2	3	4	5	6	7	8	9	10	11=7-9	12=8-10	13=(2-7)+11
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												

SUKOHARJO REGENT,

signed.

SOLAR ETHICS

