

ABSTRACT

THE JUSTIFICATION OF FINANCIAL DEPARTMENT OF THE LOCAL GENERAL SERVICE BOARD IN GIVING THE BUSINESS CAPITAL FOR ECONOMIC ENTERPRISE IN LAMPUNG PROVINCE

By

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In the economic development, industrial or trading problems that often spoken is the problem of giving the business capital because it is an important issue in establishing which is economic enterprise as one of them. In the article 1 number 7 of Government rules No. 44 in 2008, giving a capital is all activities to invest a capital either by local investment in local country or foreign capital to have business in Indonesia. Giving the capital personally or corporation which invests local capital investment or international capital investment. The investment has been part of national economy and it is has been placed as an effort to increase national economy development and local economy. There is a close relation between giving the capital business and economic enterprise. The economic enterprise can run well if there is a support from giving the business capital.

The problems in this research are : (1) What is the format of justification from Financial Departement of the Local General Service Board in giving the business capital to economic enterprise in Lampung Province (2) What are the inhibiting factors of the justification Financial Departement of the Local General Service Board in giving the business capital to economic enterprise in Lampung Province.

The problems' approach of the research was done by the normatif and empiric approach. The primary and secondary data were used as data sources. Primary data are the data from an informant that have connected with the research objects. Secondary data are the data from the bibliography toward the legal materials. In this research, the writer used qualitatif analysis method. It has been done by describing the fact or the situation of an object.

The research's results format of justification from financial department of the local general service board in giving the business capital to economic enterprise in Lampung Province are : (1) Submitting the annual final reports to the economic enterprise department, UMKM, trading and industry. (2) The justification format from UMKM to The Local General Service Board is by proposing conditional proposals and returning the capital loan on time.

The inhibiting factors faced by the justification financial department of the Local General Service Board in giving the business capital to economic enterprise in Lampung Province are : (1) natural disaster factors, broken home, divorced or passed away clients. (2) the unreleased capital loan because the number of loan does not fit with the standard number decided or asks for more than it.

The conclusion can be summarized from the explanations above that the justification from Financial Department of the Local General Service Board in giving the business capital to economic enterprise in Lampung Province is the justification to the Governor through the head of Economy Enterprise, Trading and Industry by submitting the annual final report.

The writer suggests that there should be a justification of capital loan per three months so it can be more detailed and do the approachment to the borrowers or creditors in order to avoid the appearance of inhibiting factors like divorced or broken home.