



TRAINING ON MAKING FUND PROPOSALS FROM GOVERNMENT AND PRIVATE INSTITUTIONS FOR MSME ACTORS

Oleh

Misrita¹, Yetrie Ludang², Irma Suryani³, Imam Qalyubi^{4*}, Srie Rosmila Wati⁵, Mita Sari⁶

^{1,2,3}Magister Pendidikan Bahasa Inggris, Universitas Palangka Raya

⁴Institut Agama Islam Negeri Palangka Raya

^{5,6}Universitas Muhammadiyah Palangka Raya

Email: ^{4*}imamqalyubi@yahoo.com

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Abstract: Talio Village is one of the villages in the Pulang Pisau Regency area which has several MSMEs as a group of small and medium enterprises at this village level. As a small and medium community business, of course, it requires the ability of its members to manage, create activities and develop themselves. One of the supporting capabilities in entrepreneurship is the strength of sufficient capital so that the business can develop. One effort that can be done to obtain capital is to seek assistance from the government and the private sector by submitting grant proposals. Making a proposal is one of the skills needed to advance the activities of MSME actors. By having the capability and ability to make proposals, it will be easy for MSME actors to seek financial assistance that can support MSME businesses. With this training activity, MSME actors can enrich their insights and abilities regarding making grant proposals from government and private institutions for MSME actors

PENDAHULUAN

In an effort to achieve stable and continuous economic growth, it is necessary to support a strong economic system. In supporting these efforts, it is necessary to empower the real sector, especially the development of Enterprises, Micro, Small, and Medium Enterprises (MSMEs) which contribute greatly to economic growth which is one of the characteristics and is quite dominant in Indonesia. MSMEs themselves micro, small, and medium enterprises (MSMEs) are basically a business or business run by individuals, households, groups, or small-scale business entities according to the rules contained in Law No.20 of 2008.

Its existence needs to be managed professionally in order to contribute to regional development. On the one hand, there is a lot of potential in the village environment that can be developed as an alternative capital for regional development. The problem that often appears is that MSME actors are less able to explore their potential or less creative in creating opportunities that can be responded to in their living environment.

This condition causes his business to lack support from the government or the local community. Along with the government's policy regarding village matching funds, which this



year has experienced a significant increase, MSMEs have the opportunity to develop their business through submitting activity proposals. This reality needs to be responded to to empower the community, especially MSME actors.

Talio Village, Pandih Batu District, Pulang Pisau Regency, the existence of MSMEs has not shown its role in improving the quality of their communities. They do not use this business as a forum for activities in an effort to develop their area. This condition needs to be intervened through empowerment with socialization in increasing awareness of the existence of MSMEs. On the one hand, MSMEs can contribute to community development, on the other hand, they will become a burden on the community when they do not develop their business and collapse. So that efforts to provide awareness of its role in building society are very necessary. One of them is through fostering the economic creativity of MSME actors in making aid fund proposals that support their empowerment in developing their regions.

In Sahid (2014), the definition of a proposal according to the KBBI (2002) is a plan that is outlined in the form of a work design, systematic, careful and meticulous planning made by researchers before carrying out research, both field research and library research. Proposal writing skills need to be possessed by every educated person so that they are accustomed to thinking systematically-logically as in the steps of writing proposals. The purpose of the proposal includes being able to obtain financial assistance, obtain support or sponsorship, and obtain permits. And the elements of the proposal are, namely, the name / title of the activity, introduction, purpose, time and place, the target of the activity, the composition of the committee, the budget, the closing, the signature and the name of the light. Then the function of the proposal can be spelled out, namely to submit tenders or assistance funds from government or private institutions, apply for credit to banks.

METHODS

The approach method offered to support the solutions offered is in the form of holding activities that have a direct impact on improving the skills of MSME actors. The method of implementing activities in making proposals for MSME assistance funds is designed in the form of training, by delivering the steps for making aid fund proposals through question and answer sessions, and assistance in making proposals

Referring to the opinion Training is an activity that involves activities that are accompanied by the necessary operations and equipment (Morelli, 2015). While other opinions such as (Dessler, 2007) state that training is a planned effort in facilitating learning about something related to the knowledge, expertise and behavior of a person. In the implementation of the implementation there is a great influence on the development in building a business. Training is carried out as an effort in preparing training participants to take certain paths of action described by technology and the organization in which they work, and helping participants improve achievements in their activities, especially regarding understanding and skills (Ataunur & Ariyanto, 2016).

To see in detail the forms of activities carried out are as follows:

1. Lectures, discussions, and divisions of modules related to proposal development
2. Demonstrations and trainings
3. Demonstration and hands-on practice with partners

Partner participation is expected to have criticism, suggestions, input, and responses during lectures and discussions.



RESULTS AND DISCUSSION

The enthusiasm of MSME actors was quite good when the program was implemented. The material presented is about what a proposal is, the function and purpose of making a proposal, parts of the proposal, the importance of having the ability to make a proposal and examples of application for the use of proposals. After the program is implemented, MSME actors can have additional insights to advance their business activities.

The implementation of the activity was carried out training at the MSME actors group in Talio Village, Pandih Batu District, Pulang Pisau Regency on August 1, 2, 2022, located in Talio Village, Pandih Batu District, Pulang Pisau Regency. The activities carried out in this group of MSME actors are in the form of Presentation of Material and Practice of making proposals. Before the presentation, pretests were given to measure the understanding of MSME actors about making proposals for assistance funds from government and private institutions for MSME actors, then presenting the material. The presentation of the material was carried out by providing modules to each participant as many as 6 members of the partner group. The module contains an understanding of making proposals for assistance funds from government and private institutions for MSME actors.

Before the proposer submits a proposal to the aid provider, there are several stages that are carried out in the training for making this assistance fund proposal as follows:

1. Making a Letter of Application

The application letter is addressed to an institution or agency that is relevant to the object to be submitted, such as MSMEs, the application can be addressed to the Industry and Trade Office, although there are also SOEs that focus on providing assistance to MSMEs such as Pertamina, then this can also be done. In writing a letter there are also stages as follows:

- a. Letter Writing Date: The date serves to know when the letter was made.
- b. Attachments: attachments have a function to indicate if there is a document to be attached.
- c. Appendix: i.e. the purpose for which the sender sends the official letter to
- d. Destination Address: to whom the letter is addressed by mentioning the chairman or head of the institution with an address.

Example:

Nomor: 474/58/404.31701/2020

Lampiran: 1 (satu) Berkas proposal

Perihal: Permohonan Bantuan Dana UMKM

Kepada Yth

Kepala Dinas Perindustrian dan Perdagangan

Kabupaten Pulang Pisau

Jln. Puteri Junjung Buih No.56 Pulang Pisau

Di

Pulang Pisau

2. Greetings Letter Opener

After the four components are done, then the next step is to make the opening of the letter. The opening greeting serves as an opening before it gets to the point or subject matter of the letter.



Example:

Assalamualaikum, Dengan Hormat, Salam Sejahtera tergantung pada lembaga resmi atau swasta salam pembukanya dapat disesuaikan.

3. The content of the letter : the content of the letter contains about the intention of the letter being sent or sampled a fish in what order.

Example:

Dengan ini saya sampaikan permohonan bantuan dana bantuan untuk UMKM dengan bidang usaha kripik nanas di Desa Talio, Kecamatan Pandih Batu.....

4. Closing Greetings: contains the word as the end of conveying the intention of the proposer or sender.

Example.

Demikian surat ini saya sampaikan, atas perhatian Bapak saya ucapkan terima kasih.

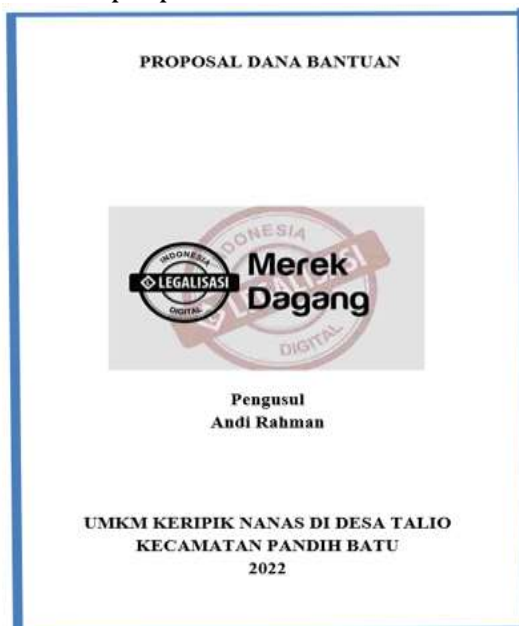
Atau

Demikian surat permohonan ini saya ajukan, atas perkenan Bapak saya ucapkan terima kasih.

5. Signature and name of the sender or proposer

After the letter of submission or proposal as the opening of the proposal, then the next step is to make an attachment to the proposal that has been mentioned before in the application letter.

An example of the front cover of a financial aid proposal.





CONCLUSION

Based on the results and a series of activities that have been carried out in the training for making proposals for aid funds from government and private institutions for MSME actors in Pulang Pisau districts, it can be concluded that all stages in making aid fund proposals can be conveyed well to participants as well as can be practiced directly by participants who are also candidates for aid fund proposals. There are many MSMEs found in Talio Village but it is difficult to develop because of obstacles in their development, both from materials, production tools so that they require funds to solve this problem. Another common obstacle is transportation because the distance traveled is quite far, which hinders the development of MSMEs. With this training, the hope of developing a community business can help the obstacles faced.

SUGGESTION

The people of Talio Village, which have abundant natural resources with limited management, then need support from government agencies through MSME businesses so that they can develop and be able to compete with MSME actors in other places. However, MSMEs are one of the pillars of the national economy that is very deeply rooted and strong in Indonesian society.

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