

KONTRIBUSI MAKSIMAL UNTUK PEMBERDAYAAN MASYARAKAT

MAXIMUM CONTRIBUTION FOR COMMUNITY EMPOWERMENT

Pegadaian menyadari bahwa kehadirannya di industri pegadaian di Indonesia tidak sekadar mencari laba. Sebagai anak usaha PT Bank Rakyat Indonesia (Persero) Tbk, salah satu Badan Usaha Milik Negara (BUMN), keberadaannya juga memiliki nilai luhur, yaitu turut aktif memberikan bimbingan dan bantuan kepada pengusaha golongan ekonomi lemah, koperasi, dan masyarakat. Sejalan dengan itu, maka Pegadaian berupaya untuk meraih keuntungan sebesar-besarnya, namun tetap mengukuhkan komitmennya untuk memberdayakan pelaku Usaha Mikro, Kecil, Menengah (UMKM), koperasi, dan masyarakat di sekitarnya. [GRI 103-1]

Kontribusi dalam pemberdayaan terhadap UMKM, koperasi dan masyarakat dikuatkan dengan terbitnya Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-05/MBU/04/2021 tentang Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara (TJSL BUMN). Berdasarkan peraturan terbaru tersebut, Sesuai regulasi tersebut, Pegadaian menerapkan TJSL melalui Program Pendanaan Usaha Mikro dan Usaha Kecil atau Program Pendanaan UMK, serta Bantuan dan/atau Kegiatan Lainnya. Peraturan baru yang terbit dan mulai berlaku pada April 2021 dan berlaku surut ini menghapus peraturan sebelumnya, yaitu Program Kemitraan dan Bina Lingkungan (PKBL). [GRI 103-2]

Walau demikian, sesuai dengan Ketentuan Peralihan Pasal 28, Peraturan Menteri BUMN Nomor PER-05/MBU/04/2021, penyaluran Program Kemitraan dan Program Bina Lingkungan yang dilaksanakan oleh BUMN atau BUMN penyalur yang sudah dilaksanakan dan belum selesai sebelum berlakunya Peraturan Menteri ini, tetap berlaku sampai dengan berakhirnya perjanjian pelaksanaan penyaluran Program Kemitraan dan Bina Lingkungan.

Program TJSL BUMN adalah kegiatan yang merupakan komitmen perusahaan terhadap pembangunan berkelanjutan dengan memberikan manfaat pada ekonomi, sosial, lingkungan serta hukum dan tata kelola dengan prinsip yang lebih terintegrasi, terarah, terukur dampaknya serta dapat dipertanggungjawabkan dan merupakan bagian dari pendekatan bisnis perusahaan. Spirit program ini sejalan dengan TJSL sebagaimana diatur dalam Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, yang pelaksanaannya diatur dalam Peraturan Pemerintah Republik Indonesia Nomor 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas (TJSL PT).

Pegadaian realizes that its presence in the pawnshop industry in Indonesia is not just for profit. As a subsidiary of PT Bank Rakyat Indonesia (Persero) Tbk, one of the State-Owned Enterprises (SOE), its existence also has noble values, namely actively participating in providing guidance and assistance to entrepreneurs from economically weak groups, cooperatives, and the community. In line with that, Pegadaian seeks to maximize profits, but still strengthens its commitment to empowering Micro, Small, Medium Enterprises (MSMEs), cooperatives, and the surrounding community. [GRI 103-1]

Contributions to the empowerment of MSMEs, cooperatives and the community are strengthened by the issuance of Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-05/MBU/04/2021 concerning the Social and Environmental Responsibility Program of State-Owned Enterprises (TJSL BUMN). Based on the latest regulations, in accordance with these regulations, Pegadaian implements TJSL through the Micro and Small Business Funding Program or the UMK Funding Program, as well as Assistance and/or Other Activities. This new regulation, which was issued and comes into effect in April 2021 and is retroactively applicable, removes the previous regulation, namely the Partnership and Community Development Program (PKBL). [GRI 103-2]

However, in accordance with the Transitional Provisions of Article 28, Regulation of the Minister of SOEs Number PER-05/MBU/04/2021, the distribution of the Partnership Program and Community Development Program carried out by SOEs or distributor SOEs that has been implemented and has not been completed prior to the enactment of this Ministerial Regulation, remain valid until the end of the agreement for the distribution of the Partnership and Community Development Program.

The SOE TJSL program is an activity that is the company's commitment to sustainable development by providing economic, social, environmental and legal benefits and governance with more integrated, targeted, measurable and accountable principles and is part of the company's business approach. The spirit of this program is in line with TJSL as stipulated in Law Number 40 of 2007 concerning Limited Liability Companies, the implementation of which is regulated in Government Regulation of the Republic of Indonesia Number 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies (TJSL PT).

Sesuai regulasi terbaru, pelaksanaan TSJL Pegadaian dilakukan melalui Program Pendanaan UMK dan Bantuan dan/atau Kegiatan Lainnya. Untuk mendapatkan hasil yang optimal, sebelum menyelenggarakan program, Perseroan berupaya menjalin komunikasi dengan masyarakat setempat. Melalui proses ini, maka program-program Pendanaan UMK serta Bantuan dan/atau /Kegiatan Lainnya yang diselenggarakan Perseroan selaras dan sesuai dengan kebutuhan masyarakat. Kontribusi Perseroan melalui berbagai program tersebut sekaligus merupakan bentuk dukungan nyata terhadap pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*) di Indonesia.

LANDASAN KEBIJAKAN TJSL [GRI 103-2]

Pelaksanaan TJSL Pegadaian merujuk pada sejumlah regulasi sebagai berikut:

1. UU No. 19/2003 tanggal 19 Juni 2003 tentang Badan Usaha Milik Negara
2. UU Nomor: 40/2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas
3. PP No.47/2012 tentang Tanggung Jawab Sosial dan Lingkungan (TJSL) Perseroan Terbatas;
4. Perpres No.59/2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan;
5. Permen BUMN Negara Nomor PER-05/MBU/04/2021 Tentang Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara;
6. Surat Edaran Menteri Badan Usaha Milik Negara Nomor: SE-5/MBU/DSI/03/2020 tanggal 17 Maret 2020 tentang Penanggulangan Penyebaran Corona Virus Disesase 2019 (COVID-19) Melalui Kegiatan Tanggung Jawab Sosial dan Lingkungan.

REALISASI PROGRAM PENDANAAN USAHA MIKRO DAN USAHA KECIL TAHUN 2021

Program Pendanaan Usaha Mikro dan Usaha Kecil, yang selanjutnya disebut Program Pendanaan UMK, adalah program untuk meningkatkan kemampuan usaha mikro dan usaha kecil agar menjadi tangguh dan mandiri. Pelaksanaan Program Pendanaan UMK diutamakan diberikan kepada usaha mikro dan usaha kecil binaan BUMN. Adapun UMK yang dapat menjadi mitra binaan Pegadaian harus memenuhi kriteria sebagai berikut:

1. Milik Warga Negara Indonesia;
2. Usaha mikro dan usaha kecil yang belum memenuhi kriteria atau memiliki akses pinjaman kepada lembaga pendanaan atau perbankan;
3. Usaha mikro dan usaha kecil dengan jenis usaha yang sejalan dibidang dan/atau mendukung bisnis inti Perusahaan/BUMN;
4. Diutamakan usaha mikro dan usaha kecil yang berlokasi di wilayah kerja BUMN;

In accordance with the latest regulations, the implementation of Pegadaian TSJL is carried out through the UMK Funding Program and Assistance and/or Other Activities. To obtain optimal results, prior to implementing the program, the Company seeks to establish communication with the local community. Through this process, the MSE Funding programs as well as Assistance and/or/Other Activities organized by the Company are aligned and in accordance with the needs of the community. The Company's contribution through these various programs is also a form of real support for the achievement of the Sustainable Development Goals (SDGs) in Indonesia.

TJSL POLICY FOUNDATION [GRI 103-2]

The implementation of TJSL Pegadaian refers to a number of regulations as follows:

1. Law no. 19/2003 dated June 19, 2003 concerning State-Owned Enterprises
2. Law Number: 40/2007 dated August 16, 2007 concerning Limited Liability Companies
3. PP (Government regulations) No. 47/2012 concerning Social and Environmental Responsibility (TJSL) of Limited Liability Companies;
4. Presidential Decree No. 59/2017 concerning the Implementation of Achieving Sustainable Development Goals;
5. Minister of State-Owned Enterprises Regulation Number PER-05/MBU/04/2021 concerning Social and Environmental Responsibility Programs for State-Owned Enterprises;
6. Circular Letter of the Minister of State-Owned Enterprises Number: SE-5/MBU/DSI/03/2020 dated March 17, 2020 regarding Combating the Spread of Corona Virus Disease 2019 (COVID-19) Through Social and Environmental Responsibility Activities.

REALIZATION OF MICRO AND SMALL BUSINESS FUNDING PROGRAMS IN 2021

Micro and Small Business Funding Program, hereinafter referred to as the UMK Funding Program, is a program to improve the ability of micro enterprises and small businesses to be strong and independent. The implementation of the UMK Funding Program is given priority to micro and small businesses fostered by SOEs. The MSEs that can become Pegadaian partners must meet the following criteria:

1. owned by Indonesian Citizens;
2. Micro and small businesses that do not meet the criteria or have access to loans to funding institutions or banks;
3. Micro and small businesses with business types that are in line with and/or support the core business of the Company/SOEs;
4. preferably micro and small businesses located in the working area of SOEs;

5. Berdiri sendiri, bukan merupakan anak perusahaan atau cabang perusahaan yang dimiliki, dikuasai, atau berafiliasi, secara langsung maupun tidak langsung, dengan usaha menengah atau usaha besar;
6. Berbentuk usaha orang perseorangan dan/atau sekelompok orang, badan usaha yang tidak berbadan hukum, atau badan usaha yang berbadan hukum, termasuk usaha mikro dan koperasi;
7. Mempunyai potensi dan prospek usaha untuk dikembangkan.

Selama tahun pelaporan, Program Pendanaan UMK Pegadaian dilakukan dalam bentuk:

1. Pemberian modal kerja dalam bentuk pinjaman dan/atau pembiayaan syariah dengan jumlah pinjaman dan/atau pembiayaan syariah untuk setiap usaha mikro dan usaha kecil paling banyak Rp250.000.000,00 (dua ratus lima puluh juta rupiah).
2. Pinjaman tambahan dalam bentuk pinjaman dan/atau pembiayaan syariah untuk membiayai kebutuhan yang bersifat jangka pendek maksimal 1 tahun untuk memenuhi pesanan dari rekanan usaha mikro dan usaha kecil dengan jumlah paling banyak Rp100.000.000,00 (seratus juta rupiah).

Untuk modal kerja yang diberikan dalam bentuk pinjaman tersebut, mitra binaan Pegadaian dikenai jasa administrasi sebesar 6% per tahun dengan jangka waktu/tenor pinjaman maksimal selama 3 (tiga) tahun.

Secara teknis, calon mitra pemilik usaha mikro dan usaha kecil yang hendak mengajukan modal kerja berupa pinjaman, mereka harus menyampaikan rencana dan/atau proposal kegiatan usahanya kepada Pegadaian. Proposal tersebut paling sedikit memuat data sebagai berikut:

1. Nama dan alamat unit usaha;
2. Nama dan alamat pemilik/pengurus unit usaha;
3. Bukti identitas diri pemilik/pengurus;
4. Bidang usaha;
5. Izin usaha atau surat keterangan usaha dari pihak yang berwenang;
6. Rekening bank;
7. Rencana usaha dan kebutuhan dana; dan
8. Surat pernyataan belum pernah dan/atau tidak sedang menjadi usaha mikro dan usaha kecil binaan perusahaan/BUMN lain.

Selanjutnya, Pegadaian akan menyeleksi dan mengevaluasi proposal yang masuk. Kepada mitra binaan yang proposalnya disetujui, maka akan diterbitkan surat perjanjian dan/atau kontrak yang ditandatangani kedua belah pihak. Surat perjanjian atau kontrak tersebut berisi hal-hal berikut:

1. Nama dan alamat Pegadaian dan usaha mikro dan usaha kecil binaan;
2. Hak dan kewajiban Pegadaian dan usaha mikro dan usaha kecil binaan;
3. Jumlah pinjaman dan peruntukannya; dan
4. Syarat pinjaman (jangka waktu pinjaman, jadwal angsuran pokok dan jasa administrasi pinjaman);

5. independent, not a subsidiary or branch of a company that is owned, controlled, or affiliated, directly or indirectly, with medium or large businesses;
6. in the form of an individual business and/or a group of people, a business entity that is not a legal entity, or a business entity that is a legal entity, including micro-enterprises and cooperatives;
7. have potential and business prospects to be developed.

During the reporting year, the Pegadaian UMK Funding Program was carried out in the form of:

1. Provision of working capital in the form of loans and/or sharia financing with a maximum amount of IDR 250,000,000 (two hundred and fifty million rupiahs) for each micro and small business.
2. Additional loans in the form of loans and/or sharia financing to finance short-term needs for a maximum of 1 year to fulfill orders from micro and small business partners with a maximum amount of IDR 100,000,000.00 (one hundred million rupiah).

For working capital provided in the form of a loan, Pegadaian Fostered Partners are subject to administrative fees of 6% per year with a maximum loan term of 3 (three) years.

Technically, potential partners of micro and small business owners who wish to apply for working capital in the form of loans, must submit a plan and/or proposal for their business activities to Pegadaian. The proposal shall at least contain the following data:

1. name and address of the business unit;
2. name and address of the owner/manager of the business unit;
3. proof of identity of the owner/manager;
4. line of business;
5. business license or business certificate from the competent authority;
6. bank account;
7. business plan and funding requirements; and
8. statement letter stated that business unit has never been and/or is not currently a micro-enterprise and small-scale business assisted by another company/BUMN.

Furthermore, Pegadaian will select and evaluate the incoming proposals. To the fostered partners whose proposals are approved, a letter of agreement and/or contract signed by both parties will be issued. The agreement or contract contains the following:

1. the name and address of Pegadaian and the micro and small businesses under its guidance;
2. the rights and obligations of Pegadaian and the micro and small businesses that are fostered;
3. the amount of the loan and its allocation; and
4. loan terms (loan period, principal installment schedule and loan administration services);

5. Besarnya jasa administrasi pinjaman, margin jual beli atau rasio bagi hasil.

5. the amount of loan administration services, sale and purchase margin or share ratio

Penerapan Pendanaan UMK selama tahun pelaporan disampaikan dalam tabel-tabel berikut: [GRI 103-3, 413-1]

The application of MSE Funding during the reporting year is presented in the following tables: [GRI 103-3, 413-1]

Tabel Highlights Kinerja TJSL

TJSL Performance Highlights Table

KINERJA PERFORMANCE	2021	2020*)
Total Penyaluran Dana Program Pendanaan UMK*) Total Disbursement of UMK Funding Program Funds*)	72.485.400.000	80.839.620
Tingkat Efektifitas Penyaluran Dana Program Pendanaan UMK Level of Effectiveness of Funding for the MSE Funding Program	80.51%	95.20%
Tingkat Kolektibilitas Penyaluran Dana Program Pendanaan UMK Level of Collectibility of Funding for UMK Funding Programs	76.27%	75.84%

*)Tahun 2020 menggunakan nama Program Kemitraan
*)The year 2020 uses the name of the Partnership Program

Tabel Penyaluran Dana Program Pendanaan UMK Sesuai Sektor Tahun 2021

Table of Funding for the MSE Funding Program by Sector in 2021

URAIAN DESCRIPTION	REALISASI 2021 2021 REALIZATION	
	MB	RP IDR
Sektor Industri Industrial Sector	100	3.931.000.000
Sektor Perdagangan Trading Sector	1.425	51.518.400.000
Sektor Pertanian Agriculture Sector	25	840.000.000
Sektor Peternakan Livestock Sector	24	1.114.000.000
Sektor Perkebunan Plantation Sector	15	665.000.000
Sektor Perikanan Fishery Sector	35	1.365.000.000
Sektor Jasa Service Sector	305	12.245.000.000
Lainnya Other	23	807.000.000
Total Total	1.952	72.485.400.000

Sesuai tabel di atas, realisasi Penyaluran Pendanaan UMK di Tahun 2021 tercatat sebesar Rp 72.485.400.000 atau 110% dari target sebesar Rp 65.800.000.000. Adapun realisasi jumlah Mitra Binaan adalah 1.952 Mitra Binaan atau 119% dari target sebesar 1.645 Mitra Binaan.

According to the table above, the realization of MSE Funding in 2021 was recorded at IDR 72,485,400,000 or 110% of the target of IDR 65,800,000,000. The realization of the number of fostered partners was 1,952 fostered partners or 119% of the target of 1,645 fostered partners.

Testimoni Penerima Dana Program Pendanaan UMK terpilih/unggulan "Pegadaian tumbuh bersama usaha kecil, saya bangga menjadi salah satu Mitra Binaan Pegadaian dan saya ingin usaha saya terus berkembang bersama Pegadaian"-Cucu Yunengsih, Mitra Binaan Kanwil Bandung.

Testimonials of selected/preferred SME Funding Program Recipients "Pegadaian grows with small businesses, I am proud to be one of Pegadaian's Fostered Partners and I want my business to continue to grow with Pegadaian"-Cucu Yunengsih, Foster Partner of the Bandung Regional Office.

REALISASI PROGRAM TJSL BANTUAN DAN/ATAU KEGIATAN LAINNYA TAHUN 2021 [GRI 103-3, 413-1]

Pegadaian menyelenggarakan Program Bantuan dan/atau Kegiatan Lainnya sebagai bagian dari Program TJSL BUMN dengan sasaran masyarakat yang berada di sekitar operasional perusahaan. Realisasi penyaluran Program Non-PUMK dan/atau Kegiatan Lain Tahun 2021 selengkapnya disajikan dalam tabel berikut:

Tabel Bantuan dan/atau Kegiatan Lainnya Tahun 2021

PILAR TUJUAN PEMBANGUNAN BERKELANJUTAN (TPB) PILLARS OF SUSTAINABLE DEVELOPMENT GOALS (SDGS)	SATUAN UNIT	RKAP RKAP	REALISASI REALIZATION	PENCAPAIAN ACHIEVEMENT
		RP IDR	RP IDR	(%)
Pilar Pembangunan Ekonomi Pillars of Economic Development	Rupiah IDR	10.335.000.000	7.739.281.396	74,88%
Pilar Pembangunan Sosial Pillars of Social Development	Rupiah IDR	52.900.000.000	62.422.503.167	118%
Pilar Pembangunan Lingkungan Environmental Development Pillar	Rupiah IDR	1.000.000.000	1.168.260.605	116,83%
Pilar Pembangunan Hukum dan Tata Kelola Pillars of Legal Development and Governance	Rupiah IDR	350.000.000	405.518.900	115,86%
Jumlah Total	Rupiah IDR	64.585.000.000	71.735.564.068	111,07%

REALIZATION OF TJSL ASSISTANCE PROGRAM AND/OR OTHER ACTIVITIES IN 2021 [GRI 103-3, 413-1]

Pegadaian organizes Assistance Programs and/or Other Activities as part of the SOE TJSL Program targeting communities around the company's operations. The realization of the distribution of Non-PUMK Programs and/or Other Activities in 2021 is presented in full in the following table:

Table of Assistance and/or Other Activities in 2021

REALISASI PENYALURAN PROGRAM BANTUAN DAN/ATAU KEGIATAN LAIN TAHUN 2021 UNGGULAN [GRI 103-3, 413-1]

Pada tahun pelaporan, terdapat pengelompokan program TJSL yang selaras dengan prioritas TPB sebagai berikut:

Terdapat 2 (dua) Program TJSL yang sejalan dengan program prioritas unggulan untuk mendukung pencapaian TPB

REALIZATION OF THE DISTRIBUTION OF FEATURED AID PROGRAMS AND/OR OTHER ACTIVITIES IN 2021 [GRI 103-3, 413-1]

In the reporting year, there are groupings of TJSL programs that are in line with SDGs priorities as follows:

There are 2 (two) TJSL Programs that are in line with the top priority programs to support the achievement of SDGs

NO	NAMA PROGRAM PROGRAM NAME	TARGET TARGET		REALISASI REALIZATION		PENCAPAIAN ACHIEVEMENT	
		PARAMETER PARAMETER	ANGGARAN (RP) BUDGET (IDR)	PARAMETER PARAMETER	ANGGARAN (RP) BUDGET (IDR)	PARAMETER PARAMETER	ANGGARAN (RP) BUDGET (IDR)
1	Rumah digital Pegadaian Pegadaian's digital house	3 Lokasi 3 Locations	4.500.000.000	5 Lokasi 5 Locations	915.704.697	166,67%	20,35%
2	Indonesia Millennials Financial Summit (IMFS) Indonesia Millennials Financial Summit (IMFS)	3.000 Peserta 3,000 Participants	1.800.000.000	8.328 Peserta 8,328 Participants	1.131.240.564	277,60%	62,85%

Terdapat 1 (satu) Program TJSL yang berkomitmen mendukung bisnis inti dan menciptakan **Creating Shared Value (SCV)** bagi perusahaan.

There is 1 (one) TJSL Program which is committed to supporting the core business and **Creating Shared Value (SCV)** for the company.

NO	NAMA PROGRAM PROGRAM NAME	TARGET TARGET		REALISASI REALIZATION		PENCAPAIAN ACHIEVEMENT	
		PARAMETER PARAMETER	ANGGARAN (RP) BUDGET (IDR)	PARAMETER PARAMETER	ANGGARAN (RP) BUDGET (IDR)	PARAMETER PARAMETER	ANGGARAN (RP) BUDGET (IDR)
1	Memilah Sampah Menabung Emas (MSME) Sorting Waste Saving Gold (MSME)	30 Pengurus bank sampah menjadi agen Pegadaian 30 Waste bank administrators become Pegadaian's agents	1.000.000.000	66 Pengurus bank sampah menjadi agen Pegadaian 66 Waste bank administrators become Pegadaian's agents	2.295.534.946	220%	229,55%

Program TJSL dan tautannya dengan Tujuan Pembangunan Berkelanjutan (TPB) [GRI 103-3, 413-1]

TJSL Program and its link with the Sustainable Development Goals (SDGs) [GRI 103-3, 413-1]

NO	JENIS KEGIATAN ACTIVITY TYPE	TUJUAN PEMBANGUNAN BERKELANJUTAN SUSTAINABLE DEVELOPMENT GOALS	PENJELASAN EXPLANATION	CAPAIAN ACHIEVEMENT
1	Rumah Digital Pegadaian (RDP) Pegadaian's Digital House (RDP)	4 (pendidikan berkualitas) 4 (quality education)	Pembangunan Rumah Digital (RDP) sebagai tempat untuk akselerasi dan pemerataan kapabilitas digital bagi masyarakat luas dalam meningkatkan produktivitas masyarakat di daerah yang sulit mengakses internet terutama di lokasi 3T Digital Home Development (RDP) as a place for acceleration and distribution of digital capabilities for the wider community in increasing community productivity in areas that are difficult to access the internet, especially in 3T locations	5 Lokasi 5 Locations
2	Program Bantuan Pengembangan Ekonomi Economic Development Assistance Program	10 (Berkurangnya Kesenjangan) 10 (Reducing Gaps)	Program yang dilakukan dalam upaya meningkatkan kemandirian yang mendukung pengembangan perekonomian. Bantuan diberikan dalam bentuk pelatihan, sarana dan prasarana dan lain-lain serta bantuan lainnya dalam upaya meningkatkan kapasitas kewirausahaan dan peningkatan perekonomian masyarakat. The program is carried out in an effort to increase self-reliance that supports economic development. Assistance is provided in the form of training, facilities and infrastructure and others as well as other assistance in an effort to increase entrepreneurial capacity and improve the community's economy.	Tersalurkan bantuan Rp 5.292.189.569 Disbursed aid of IDR 5,292,189,569
3	Memilah Sampah Menabung Emas Sorting Waste Saving Gold	11 (Kota dan Pemukiman Berkelanjutan) 11 (Cities and Sustainable Settlements)	Program peduli lingkungan berkelanjutan dengan memberikan sarana dan prasarana dalam upaya meningkatkan kapasitas produksi bank sampah Sustainable environmental care program by providing facilities and infrastructure in an effort to increase the production capacity of the waste bank	Tersalurkan bantuan Rp 1.168.260.605 Disbursed aid of IDR 1,168,260,605
4	Bantuan di Bidang Keagamaan, Budaya dan Olahraga Assistance in Religion, Culture and Sports	4 (Pendidikan Berkualitas) 4 (Quality Education)	Program bantuan yang diberikan kepada masyarakat berkaitan dalam bidang keagamaan, budaya dan olahraga baik berupa sarana, prasarana, dan sponsorship kegiatan. Assistance programs provided to the community are related to the fields of religion, culture and sports in the form of facilities, infrastructure, and sponsorship of activities.	Tersalurkan bantuan Rp 10.162.323.352 Disbursed aid of IDR 10,162,323,352

NO	JENIS KEGIATAN ACTIVITY TYPE	TUJUAN PEMBANGUNAN BERKELANJUTAN SUSTAINABLE DEVELOPMENT GOALS	PENJELASAN EXPLANATION	CAPAIAN ACHIEVEMENT
5	Pencegahan bahaya narkoba dan terorisme kerja sama dengan BNN dan BNPT Prevention of the dangers of drugs and terrorism in collaboration with BNN and BNPT	16 (Perdamaian, Keadilan dan Kelembagaan yang Kuat) 16 (Peace, Justice and Strong Institutions)	Program kampanye pencegahan penggunaan Narkoba dan bahaya terorisme termasuk pemberian bantuan berupa pelatihan dan sarana prasarana yang mendukung pengembangan kompetensi masyarakat yang terdampak. The campaign program for preventing the use of drugs and the dangers of terrorism includes the provision of assistance in the form of training and infrastructure that supports the development of the competence of the affected community.	Rp 405.518.900 IDR 405,518,900
6	Rumah Sehat Pegadaian (RSP) Pegadaian Health House (RSP)	3 (Kesehatan yang Baik dan Kesejahteraan) 3 (Good Health and Welfare)	Program Bantuan Pendirian Klinik beserta Sarana dan Prasarananya sebagai wujud kepedulian Perusahaan terhadap akses layanan kesehatan bagi Internal maupun masyarakat sekitar PT Pegadaian The Assistance Program for the Establishment of a Clinic and its Facilities and Infrastructure as a form of the Company's concern for access to health services for internal and community members around PT Pegadaian	Tersalurkan bantuan Rp 2.419.09.210 Disbursed aid of IDR 2,419.09.210
7	Program Bantuan Bidang Pendidikan Educational Assistance Program	4 (Pendidikan Bermutu) 4 (Quality Education)	Program pemberian bantuan di bidang pendidikan kepada pelajar, mahasiswa dan masyarakat umum seperti pemagangan, pelatihan, seminar/workshop, beasiswa (bantuan SPP/fasilitas belajar) serta bantuan sarana dan prasarana kepada sekolah/pesantren/lembaga lainnya serta bantuan pendidikan lainnya sesuai kebutuhan. Programs for providing assistance in the field of education to students, university students and the general public such as apprenticeships, training, seminars/workshops, scholarships (student tuition assistance/study facilities) as well as facilities and infrastructure assistance to schools/Islamic boarding schools/other institutions as well as other educational assistance as needed.	Tersalurkan bantuan Rp 14.359.258.348 Disbursed aid of IDR 14,359,258,348
8	Program Bantuan Bidang Kesehatan Health Sector Assistance Program	(Kesehatan yang Baik dan Kesejahteraan) (Good Health and Welfare)	Program pemberian bantuan bidang kesehatan kepada lembaga/masyarakat berupa obat-obatan, donor darah, sunat massal, sarana/prasarana kesehatan, fogging, vaksinasi, alat kesehatan, posyandu dan bantuan kesehatan lainnya sesuai dengan kebutuhan Program for providing assistance in the health sector to institutions/communities in the form of medicines, blood donations, mass circumcision, health facilities/infrastructure, fogging, vaccinations, medical devices, posyandu and other health assistance as needed	Tersalurkan bantuan Rp 13.486.643.190 Disbursed aid of IDR 13,486.643,190
9	Program Bantuan untuk Korban Bencana alam dan non Alam Aid Program for Victims of Natural and Non-Natural Disasters	1 (Menghapus Kemiskinan) 1 (Eliminating Poverty)	Program pemberian bantuan tanggap bencana alam dan non alam kepada kelompok/masyarakat berupa sembako, tenda, terpal, pakaian, obat-obatan, alat-alat kesehatan dan bantuan lainnya sesuai kebutuhan. Program for providing natural and non-natural disaster response assistance to groups/communities in the form of basic necessities, tents, tarpaulins, clothing, medicines, medical equipment and other assistance as needed.	Tersalurkan bantuan Rp 11.877.339.375 Disbursed aid of IDR 11,877,339,375
10	Pegadaian Jangkau Indonesia Raya Pegadaian Reach Greater Indonesia	4 (Pendidikan Bermutu) 4 (Quality Education)	Kegiatan besar yang terdiri dari kegiatan IMFS, kegiatan indonesia mengajar, kegiatan pandu lingkungan pegadaian dan edukasi serta publikasi Major activities consisting of IMFS activities, Indonesian teaching activities, Pegadaian's environmental scout activities and education and publications	Rp 10.117.840.692 IDR 10,117,840,692
11	Pembinaan MB Pendanaan UMK MB Development UMK Funding	8 (Pekerjaan layak dan Pertumbuhan Ekonomi) 8 (Decent work and economic growth)	Program yang bertujuan untuk meningkatkan kapasitas usaha Mitra Binaan PT Pegadaian melalui pelatihan, seminar, pameran, pemberian sarana produksi dan lain lain agar terciptanya UMKM yang mandiri dan tangguh A program that aims to increase the business capacity of PT Pegadaian's fostered partners through training, seminars, exhibitions, provision of production facilities and others in order to create independent and resilient MSMEs	Tersalurkan bantuan Rp 1.531.387.130 Disbursed aid of IDR 1,531,387,130

Program dengan Keterlibatan Masyarakat Lokal dan Berdampak Positif [GRI 103-3, 413-1]

Programs with Local Community Involvement and Positive Impact [GRI 103-3, 413-1]

NAMA KELOMPOK/ MITRA USAHA GROUP NAME/ BUSINESS PARTNER	LOKASI LOCATION	JENIS/NAMA KEGIATAN ACTIVITY TYPE/NAME	JUMLAH MITRA/ MISALNYA PELAKU UMKM NUMBER OF PARTNERS/ E.G MSME ACTORS
Mitra Binaan Fostered Partners	Makasar	Webinar UMKM Bangkit Indonesia Bangkit Webinar SMEs Rise Indonesia Rise	156
Mitra Binaan Fostered Partners	Bandung	Pelatihan Bisnis UMKM & Edukasi Perpajakan MSME Business Training & Tax Education	32
Mitra Binaan Fostered Partners	Surabaya	Webinar Berwirausaha Sukses Successful Entrepreneurship Webinar	38
Mitra Binaan Fostered Partners	Jakarta	Webinar UMKM Maju Indonesia Tangguh Webinar on MSMEs Forward Tough Indonesia	43
Mitra Binaan Fostered Partners	Jakarta	Pameran Katumbiri Katumbiri Exhibition	2
Mitra Binaan Fostered Partners	Jakarta	Pameran TEI VE TEI VE . Exhibition	2
Mitra Binaan Fostered Partners	Bali	Pelatihan Pariwisata Pulih UMKM Tumbuh Training of Tourism Recovers MSMEs Growing	23
Mitra Binaan Unggulan Featured Fostered Partners	Seluruh Kantor Wilayah All Regional Offices	Pemberian bantuan sarana produksi Provision of production facilities	16
Mitra Binaan Fostered Partners	Semarang	Pameran Festival BUMN Berdaya Empowered SOEs Festival Exhibition	3
Kelompok Tani "Sugih Tani" Farmer Group "Sugih Tani"	Kabupaten Sukabumi Sukabumi Regency	Bantuan Sarana dan Prasarana pengembangan UMKM olahan Pangan Assistance with Facilities and Infrastructure for the development of Food Processed SMEs	1
Sentra Industri Bambu Kelurahan Mertelu Mertelu Village Bamboo Industry Center	Kab.Gunung Kidul Gunung Kidul Regency	Bantuan Peralatan Pengembangan Kerajinan Bambu Bamboo Craft Development Equipment Assistance	1