

MANAGEMENT OF BUDGET ACTIVITY PLANS AND DISBURSEMENTS IN THE CORPORATE RISK MANAGEMENT DIVISION (BPKH)

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Abstract

A company budget is a plan in a company that is compiled in an integrated manner and explained quantitatively over a certain period or by a predetermined time. According to regulation No. 6/2018 on how to prepare the annual work and budget of the Hajj Financial Management Agency, is to regulate the procedures for preparing the annual work plan and budget. the purpose is to prepare work plans such as programs, activities, and performance targets that must be achieved during the budget period. If there is a case of shifting budget activities, the division is still allowed to make changes to urgent activities with Stakeholder approval. When it has been approved, then the activity can be carried out. After the activities have been carried out, it is necessary to prepare a disbursement document for the calculation of the division's expenditure that has been used. The preparation of disbursement documents is recommended to be compiled carefully and structured by marking the documents that have been collected in one place or neatly arranged file.

Keywords: *budget activities, disbursement activities, Corporate Risk Management, BPKH*

Abstrak

Anggaran perusahaan adalah perencanaan dalam perusahaan yang disusun secara terpadu dan dijelaskan secara kuantitatif selama periode tertentu atau sesuai dengan jangka waktu yang telah ditetapkan. Menurut peraturan No 6 Tahun 2018 tentang cara penyusunan kerja dan anggaran tahunan Badan Pengelola Keuangan Haji, adalah untuk mengatur tata cara penyusunan rencana kerja dan anggaran tahunan. tujuannya yaitu untuk menyusun rencana kerja seperti program, kegiatan, dan target kinerja yang harus dicapai selama periode anggaran. Jika ada kasus pergeseran kegiatan anggaran, divisi masih diperkenankan untuk melakukan perubahan pada kegiatan yang mendesak dengan persetujuan Pemangku Kepentingan. Ketika sudah setuju, maka sudah bisa dilakukan kegiatan. Setelah kegiatan sudah dilaksanakan, dibutuhkan menyusun dokumen pencairan untuk perhitungan pengeluaran belanja divisi yang sudah digunakan. Penyusunan dokumen pencairan disarankan disusun secara teliti dan terstruktur dengan cara menandai dokumen yang sudah dikumpulkan pada satu tempat atau *file* yang tersusun rapi.

Kata Kunci: kegiatan anggaran, pencairan kegiatan, Manajemen Risiko Korporat, BPKH

A. INTRODUCTION

BPKH is an Indonesian state institution that carries out the financial management of Hajj, which was formed based on Law (UU) Number 34 of 2014 concerning Hajj Financial Management. Within BPKH there are plans and tasks carried out by divisions. Each division has different tasks and activities with plans set for each division.

In the Corporate Risk Management Division, this division is in charge:

- 1) Develop a Risk Management Policy
- 2) Developing a risk culture
- 3) Implementing risk management processes by identifying, measuring, monitoring and mitigating,
- 4) Developing Enterprise Risk Management,
- 5) Preparing risk profile reports,
- 6) Measuring the effectiveness of Risk Management implementation (risk maturity)

Although the Corporate Risk Management Division does not manage the budget, this division has weaknesses or risks, one of which is the budget. According to Chorry Sulistyowati (2020) Company budget is a plan in a company that is compiled in an integrated manner and explained quantitatively during a certain period or by a predetermined period.

Within BPKH, there is the preparation of an Annual Budget Activity Plan that contains programs, activities, performance targets and budgets for Hajj financial management. The purpose of creating a budget in each division is to coordinate and plan activities to run smoothly and under control. The Corporate Risk Management division's budget has been running quite effectively but there are often shifts in budget activities. Although budget shifts are allowed, the RKAT (Annual Budget Activity Plan)

must be approved by the stakeholders when redrafting it.

B. IMPLEMENTATION AND METHODS

1. Internship Time and Location

The Hajj Financial Management Agency (BPKH) is located at Muamalat Tower, Jl. Prof. Dr. Satrio. 18. Jakarta 12940, Indonesia. Internship activities are carried out for 105 working days starting on August 5, 2024 until December 31, 2024. During the internship, I was placed in the Risk Management Division. This division is divided into two, namely Business Risk Management and Corporate Risk Management. The Corporate Risk Management division carries out activities aimed at the entire company. During the internship in the Corporate Risk Management division usually disburses on consumption and fullboard.

2. Methods

At the Hajj Financial Management Agency, the Corporate Risk Management division usually prepares disbursements for activities or programs and requires documents that meet applicable standards so that the budget can be disbursed. When preparing disbursements it is required to identify documents so that there are no errors or omissions from external or internal.


C. RESULTS AND DISCUSSION


According to regulation No. 6/2018 on how to prepare the annual work and budget of the Hajj Financial Management Agency, is an important document to regulate the procedures for preparing the annual work and budget plan for the Hajj Financial Management Agency. The main purpose of the Annual Budget Activity Plan (RKAT) is to develop a structured work plan such as programs, activities, and performance targets that must be achieved during the budget period. Each


division makes a timeline or compiles all activities in the past year with the coming year. In this case, a planning division is needed which functions to compile a budget for each division. Each division will be given full authority to use the budget that has been determined or approved. then the Annual Budget Activity Plan (RKAT) will be put together with other divisions which will later be submitted to the House of Representatives on behalf of BPKH If it has been approved then it can be implemented.


If there is a case of shifting budget activities, divisions are still allowed to make changes to urgent activities with the approval of Stakeholders, namely Executive Members, Deputies, Division Heads, Managers, and divisions involved. Shifting this budget activity must be carried out in a meeting that discusses the activity plan, and the needs of the activities to be carried out and re-arranges the budget activity plan. This takes a lot of time and consumes divisional expenditure. If the budget activity shift has been approved, then the activity can be carried out.

After the activities have been carried out, it is necessary to prepare a disbursement document for the calculation of divisional expenditures that have been used. The process of implementing the budget activity plan uses the division's petty cash. If the petty cash has been used entirely, cash is replenished by employees for the benefit of the company. The following is the procedure for disbursement documents on divisional expenditures using the following files:

 RKAT_2024_A7_MRK_Reviu

 Konsumsi Pencairan Pengadaan Jasa Konsultansi

 formnominatif_Belanja

 format penerima

Contents 1. of Disbursement Document

The Disbursement Document is explained, namely the first document is an Excel document Annual Budget Activity Plan (RKAT) which contains programs or activities and types of expenses with the amount of costs. the second file is a pdf document of disbursement consumption and the name of the activity meeting. this disbursement document file contains invitations and invited meeting participants, meeting minutes, documentation, division activity expenditures, and RKAT which have been marked according to the activities carried out. Furthermore, the Excel document contains the budget code, division expenditure requirements, and total expenditure. Finally, the Excel document that contains the division account which aims to replenish the division's petty cash.

When preparing disbursement documents, high accuracy is needed. Because if you make a mistake, then the disbursement division will return the file containing these documents which takes quite a long time to correct again which results in the disbursement of documents that should have been received being longer and hampered only by a small error in the disbursement document. Therefore, when the activity has been carried out, immediately collect and then create documents and files for disbursement purposes so that they are organized and do not accumulate at the time of closing the books at the end of the year. To overcome the preparation of disbursements, it is recommended to mark the documents that have been collected in one place or neatly arranged files. Furthermore, if there are still documents that are lacking, then immediately ask for the documents needed for the process of preparing disbursements. That way, when

preparing disbursements, it will be organized and make it easier to calculate divisional expenditures on budget activities.

D. CLOSING

1. Conclusion

A structured Annual Work Plan (RKAT) that includes programs, activities, and performance targets for the budget period. If there is a shift in budget activities, the division can make urgent changes with approval from stakeholders. That way the activities can already be implemented. After the activities have been carried out, it is necessary to prepare a disbursement document for the calculation of the division's expenditures that have been used. the implementation of the budget activity plan uses petty cash if the petty cash has been used entirely then the replenishment of the petty cash is carried out by the employee.

2. Advice

With many activities in Corporate Risk Management, it is required to carry out and compile disbursement documents to be more efficient. if there is a shift in budget activities, it is required to complete the disbursement document file first to find out information on divisional expenditures and budget activities that have been realized.

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