

**CORPORATE SOCIAL RESPONSIBILITY PT BANK MANDIRI
CASE STUDY WIRAUSAHA MUDA MANDIRI**

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Abstract

Indonesia is one of the biggest country in South East Asia. but unfortunately the entrepreneurial percentage in this country only 0.7% meanwhile to becoming a welfare country is must have 2% or more entrepreneurial percentage. And also one of developing country in the world. In this final project, author wants to evaluate the program of Wirausaha Muda Mandiri, who was the Corporate Social Responsibility program from Bank Mandiri. Purposed to create new entrepreneur which will be the answer of the problem stated above. The Purpose of this final project is to achieve evaluations for community development program of PT. Bank Mandiri which is Wirausaha Muda Mandiri. This project purpose is to analyze the effectiveness of the program. The results of the program will also be analyzed to discover whether it is already accomplish its target or not. The Author will analyze the relation between every parties involved in implementing the program to determining the successes of entrepreneurial in the society and also participant. To achieved the objective above the Author using, some theory such as Theory Independent Literally, Community Development, Corporate Social Responsibility Theory, and Theory of CSR Programs effectiveness to society or environmental. And to get the result the Author using these methodology Research Design, Problem Identification, Data gathering, Data Analysis and Conclusion. And conclusion of this is research is Wirausaha Muda Mandiri has give big contribution by increasing entrepreneur rate in Indonesia, it shown that PT. Bank Mandiri already create 6300 new entrepreneur, who also give opportunity to create new job field, and decreasing unemployment rate in Indonesia. For the recommendation first is do some improvement in chain of command and controlling system, second PT. Bank Mandiri should make database of participant's business progress, as supporting

device to easily maintain the participant's company, and the last is PT. Bank Mandiri should maintain all the participant, not only the winners but also the non winning participant.

Keywords: corporate social responsibility, wirausaha muda mandiri, case study.

Category: Corporate Social Responsibility

Introduction

In this final project, author wants to evaluate the program of Wirausaha Muda Mandiri, who was the Corporate Social Responsibility program from Bank Mandiri. As mandated by Minister of State Enterprises No. PER-05/MBU/2007, dated 27 April 2007, the Mandiri Environmental Development and Partnership Program (PKBL) involves a series of synergistic, focused and sustainable CSR activities that are beneficial to the community and provide value to Bank Mandiri.

This research will discuss about the relationship between PT. Bank Mandiri, Wirausaha Muda Mandiri project and the condition that happens in the community and also the participant.

Problem Identification

Based on initial observation of PT. Bank Mandiri CSR Program since 2007 until presents, the author founds some issue according to the CSR Program. Those issue leads the author to some problem which are :

1. What is the effect of CSR Program Wirausaha Muda Mandiri of PT. Bank Mandiri to the society and also the participant?

2. Is the CSR Program (Wirausaha Muda Mandiri) of PT. Bank Mandiri effective enough to increase entrepreneur rate in Indonesia?
3. Is the CSR Program (Wirausaha Muda Mandiri) of PT. Bank Mandiri accomplish its target or not?
4. What is the recommendation to improve PT. Bank Mandiri CSR Program performances and what lesson can be learned from the CSR Program (Wirausaha Muda Mandiri) ?

Objectives

The Purpose of this final project is to achieve evaluations for community development program of PT. Bank Mandiri which is Wirausaha Muda Mandiri. This project purpose is to analyze the effectiveness of the program. The results of the program will also be analyzed to discover whether it is already accomplishing its target or not. The Author will analyze the relation between every parties involved in implementing the program to determining the successes of entrepreneurial in the society and also participant

Scope and Limitation

In this case the author focused on only PT. Bank Mandiri CSR Program in Entrepreneur aspect which is Wirausaha Muda Mandiri. The Time Limitation will only observe between periods of 2007-2011. The data gathering method will be focused on Observation, Secondary Data, Questioner and Interview (In-depth Interview, Structured Interview, and Short Interview). Limitation of study is made to retain objective value of intended result to obtain. The thesis is not going to be conveying areas other than the promised purposes.

Literature Review

Literature study is a gathering data method by searching data from other sources such as books, internet, and interview about the related paper's topic. Literature study is used to identify theories that needed for the research and also the basis to help answering the research questions. Thus, information's that have been collected will help the researcher to get additional information which correlate to the paper's topic and also make the questionnaire.

PT. Bank Mandiri Company Profile

Economical institution Mandiri (IDX: BMRI), located in Jakarta, is the biggest state-owned bank in Indonesia in phrase of resources, financial loans and remains. Complete resources as of Q2 2010 were IDR 402.1 billion dollars (or USD 46.4 billion). It also has Investment Adequacy Rate (CAR) of 23% (including market risk), Come back on Resource (RoA) of 0.71 %, and Come back on Value (RoE) of 7.38 %. As of Sept 2011, Economical institution Mandiri is the first biggest bank in Philippines by total resources.

History

Financial institution Mandiri was established on 2 Oct 1998 as part of the Government of Indonesia's bank reorientating program. In September 1999, four state-owned financial institutions - Financial institution Bumi Daya, Financial institution Dagang Negara, Financial institution Ekspor Impor Philippines and Financial institution Pembangunan Philippines - combined with Financial institution Mandiri. Each of the four heritage financial institutions had unquestionably key and essential role in the development of the Indonesian economic climate. Today, financial institution Mandiri carries on the more than 140-year custom of causing the financial industry and the Indonesian economic climate.

Value and Tag Line

The value of the company is "TIPCE", which stands for Trust, Integrity, Professionalism, Customer Focus and Excellence.

Meanwhile, the tag line of the company is "Terdepan, Terpercaya, Tumbuh Bersama Anda" Prepare Your Paper Before Styling

Vision and Mission

Vision:

To Be Indonesia's Most Admired & Progressive Financial Institution

Mission:

- To be market oriented
- To enhance professionalism
- To maximize returns to stakeholders
- To have an open management approach
- To demonstrate concern for the community and environment

Theory of Sustainable Business

Sustainable business is a process to create business who have long term vision. There is a

three Fundamental Aspect to create a Sustain Business which are :

1. Good commitment with the BOD, BOC, Stakeholders and Employee's for the company programs.
2. Support by great systems for improvement and adaptation such as Good Management system, comprehensive Marketing Strategy, integrated financial strategy and also supportive Human Resources Management.
3. The Establishment of Corporate Culture based on their vision and mission, to create the harmony environment in the company itself.

After the three aspects have already established, the Company will reach the harmony of business process. So, it can to increase of the company branding, increase the marketing sales, management system, and financial strategy, to achieve the main goal which is generates profits stabile. Based on this the company must have one other activity which is CSR program to succor their surrounding society. With this theory be expected to become "trickle down effect" to many other companies. (Cahyana Ahmadjayadi, 2012)

Theory of CSR Programs effectiveness to society or environmental

According to "Rudito,Bambang (2011)". There are four criteria of effective Corporate Social Responsibility (CSR) therefore:

1. The execution is integrated to the Corporate Social Responsibility program vision and mission.
2. The Corporate Social Program give real impact to the society (object)
3. The impact should empowers the society
4. And the program is run sustainably until the object of the program has been considered independent.

Methodology

This chapter explains about the steps of how the research is conducted. The methodology is consists of gathering data method, research design, data gathering, data analysis method and conclusion.

Research Design

First thing that has to be done when doing a research is to build research design. Research design contains an overview about each step and illustration about what writer do from the

beginning of the thesis until the end. Research design created as a guideline to be followed by writer in order to achieve the report objectives. In this thesis, the research design is formed as follow:

Data Gathering

Next step of this research and evaluation is collecting all the data that the Author needs. By spreading a questioner to the Wirausaha Mandiri participants to achieve the desired data for desired informations. For the Wirausaha Mandiri Program, the data can be collected also from the annually report of PT. Bank Mandiri "Pelaksanaan Program Kemitraan dan Bina Lingkungan (PKBL) Bank Mandiri. Those data contains about the annually CSR Program PT. Bank Mandiri, and also The Author added another book for the references "Panduan Lengkap Perencanaan Corporate Social Responsibility.", "Laporan Tahunan Program Kemitraan & Bina Lingkungan 2011 and 2010", and "Laporan Tahunan PT. Bank Mandiri 2011"

Data Analysis

After data collection, those data need to be analyzing in order to get result that can sole the research problems. These are those steps that will be done in order to analyze data. To analyze and to evaluate the execution of the PT. Bank Mandiri CSR program, the Author uses the 4 step of analyze and evaluated data which are:

1. After collecting all of the questioner data, the Author recaps the data and then using it to evaluate and analyzing the effective of Wirausaha Mandiri Program to the participants.
2. Secondary Data collected are use to support the data that collected from observation, interview, and Focus Group Discussion. Secondary Data obtained from the member of PT. Bank Mandiri CSR Employee, Participant, books and other sources (internet, etc)
3. Interview is used to gather the information or opinion from the informant by doing face-to-face chat or interview with the people in the project's area. The informants of this interview are people who can give deep information about the Authors Project.

3.1 In-depth Interview which is done by gathering information continually to the informant. In doing this interview, there is no guidance that manages the interview, so the

information that is gathered can be more widespread and it also can avoid the awkwardness during the interview. This interview does not ignore the guidance, but develop the interview guidance to get the variance information according to the knowledge and ideas that are known and understood by the informants. With this interview, the data that is gathered was expected to be more specific and authentic.

3.2 Structured Interview was conducted to gather data and individual live experience by doing interview based on interview guides that has been prepared previously. The author interview some participants that have participate the Wirausaha Muda Mandiri from the long time since presents.

3.3 Short Interview was done in short time and can be the guideline to conduct structured interview and in-depth interview.

Conclusion

Wirausaha Muda Mandiri has give big contribution by increasing entrepreneur rate in Indonesia, it shown that PT. Bank Mandiri already create 6300 new entrepreneur, who also give opportunity to create new job field, and decreasing unemployment rate in Indonesia. For the recommendation first is do some improvement in chain of command and controlling system, second PT. Bank Mandiri should make database of participant's business progress, as supporting device to easily

maintain the participant's company, and the last is PT. Bank Mandiri should maintain all the participant, not only the winners but also the non winning participant.

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