

## ABSTRAK

Sistem pengendalian internal bertujuan menjaga keamanan harta milik organisasi, mengecek ketelitian dan keandalan data akuntansi, mendorong efisiensi kerja, dan mendorong dipatuhinya kebijakan manajemen. Sistem pengendalian internal Koperasi Karyawan “Menak Koncar” telah dilakukan dengan baik dilihat dari formulir pemberian kredit, sistem wewenang dan prosedur pemberian kredit, praktek-praktek yang sehat dan tingkat kecakapan pegawai yang sesuai dengan tanggung jawab yang dilaksanakan dalam penyaluran kredit. Prosedur pelaksanaan pemberian kredit mulai pengajuan hingga pelunasan pinjaman merupakan prosedur yang mudah atau sederhana bagi para anggota dan calon anggota. Tidak adanya jaminan yang dicantumkan untuk mengantisipasi biaya kerugian jika peminjam tidak melunasi kewajibannya. proses pemberian kredit untuk persyaratan permohonan kredit perlu adanya jaminan untuk mengantisipasi biaya kerugian jika peminjam tidak melunasi kewajibannya agar bisa menutupi segala resiko terhadap macetnya kredit.

Kata Kunci : Prosedur Pemberian Kredit, Pengendalian Internal

## **ABSTRACT**

The internal control system aims to maintain the security of the property of the organization, check the accuracy and reliability of accounting data, encourage work efficiency, and encourage compliance with management policies. The "Menak Koncar" Employee Cooperative internal control system has been carried out well seen from the credit granting form, the system of authority and procedures for granting credit, healthy practices and the level of employee competency in accordance with the responsibilities carried out in lending. The procedure for implementing credit granting from submission to repayment of loans is an easy or simple procedure for members and prospective members. There is no guarantee that is included to anticipate the cost of losses if the borrower does not pay off his obligations. the process of granting credit for credit application requirements needs to be guaranteed to anticipate the cost of losses if the borrower does not pay off his obligations in order to cover all risks to the credit default.

*Keywords : Procedure For Granting Credit, Internal Control*