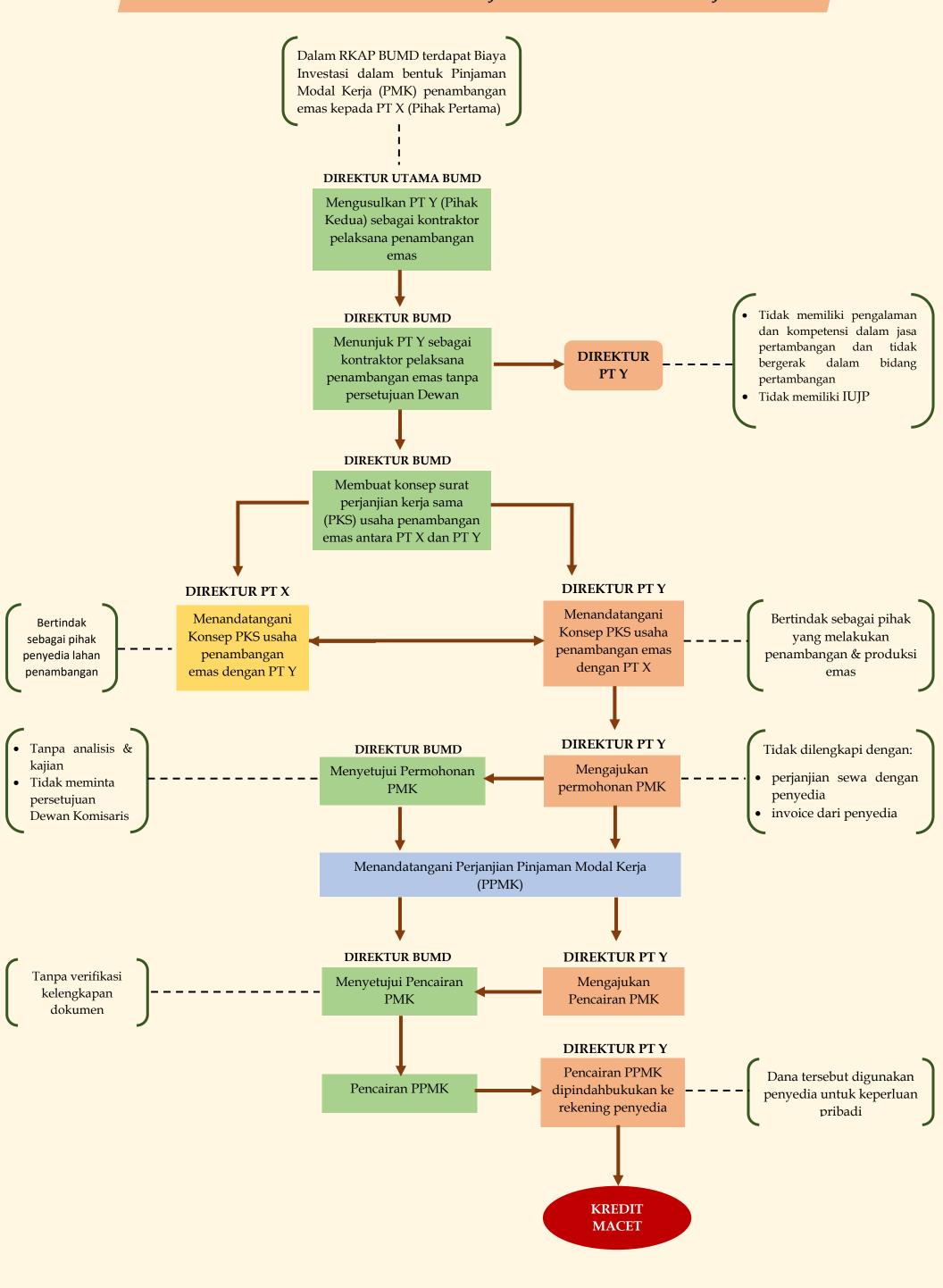
## PENYALAHGUNAAN PINJAMAN MODAL KERJA



## MISUSE OF WORKING CAPITAL LOAN The Work Plan and Budget of the ROE, record investment costs in the form of Working Capital Loans to finance a gold mining project with X.Ltd (First Party) PRESIDENT DIRECTOR OF ROE Propose Y Ltd. (Second Party) as the contractor for the gold mining project **DIRECTOR OF ROE** Do not have any experiences Appoint Y Ltd. as the and competence in mining contractor for gold mining services and not engaged in DIRECTOR project without any mining sector OF Y Ltd. approval of the Board of Do not have a mining Commissioners services business license **DIRECTOR OF ROE** Draft the cooperation agreement of gold mining project between X Ltd. and Y Ltd. DIRECTOR OF Y Ltd. DIRECTOR OF X Ltd. Sign the Cooperation Sign the Act as the Act as the party, Agreement concept of Cooperation provider of conducting gold mining gold mining project Agreement concept the mining and production with X Ltd. of gold mining land project with Y Ltd. **DIRECTOR OF ROE** DIRECTOR OF Y Ltd. Not performing No required supporting Approve the Working Submit the Working required researches and documents: Capital Loan Capital Loan analyses rental agreements with Application Application Does not seek approval from the Board of providers Commissioners invoice from the provider Sign the Working Capital Loan Agreement **DIRECTOR OF ROE** DIRECTOR OF Y Ltd. Without verifying Approve the Working Submit the Working the completeness of Capital Loan Capital Loan the documents Disbursement Disbursement DIRECTOR OF Y Ltd. The Working Capital The funds are used by the Working Capital Loan Loan disbursement is · provider for personal disbursement transferred to the purposes provider's account **NON-PERFORMING LOAN Additional Information: ROE: Regional-Owned Enterprise Ltd: Limited Company** X Ltd.: First Party Y Ltd.: Second Party