

Utilization of Financial Statements Information Systems of Kopwan "Anugerah Bersama" at Gunung Anyar Tambak Surabaya

by Kustini Kustini

Submission date: 10-Mar-2021 12:18AM (UTC-0800)

Submission ID: 1529167135

File name: Utilization_of_Financial_Statements_Information_Systems.pdf (553.37K)

Word count: 2779

Character count: 15233

Conference Paper

Utilization of Financial Statements Information Systems of Kopwan "Anugerah Bersama" at Gunung Anyar Tambak Surabaya

¹Kustini*, ¹Ira Wikartika

¹ Faculty of Economic and Business, Universitas Pembangunan Nasional "Veteran" Surabaya, East Java, Indonesia

Abstract

Community service activities through the program of utilization of science and technology for the community (PIKAT) has been done in women's cooperative "Anugerah Bersama" which is a cooperative managed by housewives in the village of Anyar Tambak Gunung Kota Surabaya. This program is a continuation of the activities that have been done in 2016 regarding the making of financial statements namely balance sheet, business results report, and cash flow statement. This community service program is funded by LPPM Universitas Pembangunan Nasional "Veteran" Surabaya, East Java, Indonesia's self-funded Universitas Pembangunan Nasional "Veteran" Surabaya, East Java, Indonesia year 2017.

The program's activities are carried out by way of public education and training to the women's cooperative managers. The purpose and benefits of this program is to provide knowledge to the public about the importance of cooperatives for the community to improve welfare and train the skills of cooperative managers about how to use financial cooperative accounting software that later can simplify and accelerate the preparation of savings or savings accounts for members of the cooperative. With the counseling is expected to increase the number of members of the cooperative so that will strengthen the cooperative capital and limit the movement of moneylenders in the future. The results obtained from this training are the cooperative managers have been able to create savings reports using cooperative financial accounting software easily, quickly, and precisely.

Keywords: cooperatives, deposits, financial statements

INTRODUCTION

The role of cooperatives is very useful because it becomes a place that can help people, especially small communities. The main purpose of the cooperative is to promote welfare of the member and society. Currently the role of cooperatives is very useful because it becomes a place that can help people, especially small communities. As the main purpose of the cooperative is to promote welfare of the member and society, the cooperative also plays an important role in the economic growth of society such as offering borrowing and money deposit. Such rapid technological developments will affect people's lives. One of the information development systems will make it easier for human life in managing various activities. As with the development of cooperative business activities, the demand for professional cooperative management to be carried out will be greater. For a cooperative to run its operational activities in the form of acceptance of deposits and lending to its members required a good information system to support and facilitate the processing of data more effectively.

* Corresponding author

Email address: kustini259@yahoo.co.id

How to cite this article: Kustini, Ira W (2017) Utilization of Financial Statements Information Systems of Kopwan "Anugerah Bersama" at Gunung Anyar Tambak Surabaya. *International Seminar of Research Month Science and Technology in Publication, Implementation and Commercialization*. NST Proceedings. 79-83. doi: 10.11594/nstp.2018.0113.

Like other business entities, cooperatives require a tool that can provide information for interested parties on the development of the cooperative in the framework of his business, and know whether there is progress and development of cooperatives. The tool intended here is the financial statements of cooperatives in the form of cooperative saving reports made by the management, in addition of being used as a source of information about business development can also be used as accountability of the cooperative management for the work or tasks entrusted from members of the cooperative. So that later financial savings report can be used to determine the level of successful management or financial performance of cooperatives undertaken by the cooperative management.

One of the cooperatives in Gunung Anyar Tambak urban village of Surabaya is the Women's Cooperative "Anugerah Bersama" with the number Legal Body 201 / BH / XVI.37 / 2010 which is engaged in savings and loan money managed by PKK's women in the village of Gunung Anyar Tambak Surabaya covering 8 people's pillars. This cooperative originally stood on February 2, 2010 within 68 members whose are women. The initial capital of this cooperative is obtaining a grant of Rp. 25,000,000, - and from mandatory savings, principal savings, and voluntary savings. Cooperative of Anugerah Bersama has grown rapidly, it can be seen from the growing number of members in 2016 were 216 members and in 2017 were 226 members. Their capital in 2016 is Rp 372.129.200, - and the year 2017 is Rp 481.557.200, -. Outside capital of 2016 is Rp 190.523.700, - and by the year 2017 is Rp 267,633,200, -. Net final profit of 2016 is Rp 136.968.100, -. This cooperative has got the best cooperative predicate that is the 1st champion co-operative in 2015 in Surabaya city. Co-operative service that runs up to now is still less efficient because it uses manual calculations in making savings cooperative report. In terms of cooperative services that include member registration and savings and loan transactions are still manual, the cooperative will experience various obstacles. Constraints are found in the entry data process, data processing, data search, and report generation. For that the necessity of entry data program on cooperative savings by using the application program simplify and accelerate in preparing reports cooperative savings (Financial Responsibility Report, 2015).

The purpose of this program is to help cooperatives in organizing bookkeeping well with the utilization of computerized systems in financial management, so as to assist the board in utilizing computer-based information system technology in preparing the financial statements of cooperatives, especially deposits that have been prepared manually. Based on the above background and the problems contained in the Women's Cooperative (KOPWAN), it is necessary a devotion program to the community to provide benefits for female cooperative managers in the district of Gunung Anyar Tambak in the preparation of cooperative savings report.

As stated in Article 33 of the 1945 Constitution that the economic democracy of production is done by all and for all under the leadership or possession of members of society, then that becomes the container of all that is cooperative. The cooperative is a place to join and work together so that the out coming occur in economic activity can be overcome, besides cooperatives are also a tool for the lower economic group to be able to help themselves so as to meet the needs and improve or improve their standard of living. Until now the cooperative occupies an important place in the economic system because it proved to have brought changes in the economic structure (Financial Responsibility Report, 2016).

The financial statements presented by the cooperative should describe a reasonable circumstance, since the financial statements are important information for members to assess the cooperative and attract new prospective members. In terms of management, it is a must for the business entities to meet the minimum requirements have adequate financial ability, and have good quality managerial personnel. To fulfill the first requirement of finance can be seen from the financial statements of the business entity, as well as cooperatives as Micro Small and Medium Enterprises (MSMEs) would need to make financial reports, especially the cooperative savings report is to provide information for the main users (members of cooperatives and other users) (Work and Financial Plan, 2016).

Noteworthy for the management and financial statements of savings and credit cooperatives that can be seen from the government regulations of the Republic of Indonesia No.9 Year 1995:

Article 11

In case of management is more than 1 (one) person, then:

- (1) At least 50% (fifty percent) of the number of managers must have expertise in finance or have attended training in the field of savings and loan or internship in a savings and loan business.
- (2) Between managers should not have a family relationship up to one degree in a straight line down or sideways.

Article 12

- (1) The management of a savings and loan unit shall be conducted separately from other business units.
- (2) The income of the savings and loan unit after deducting the cost of organizing the activities of the unit concerned, is required for the following purposes:
 - a. Distributed to members on an equal basis based on transaction value;
 - b. Capital-capitalization of savings and credit units;
 - c. Finance other activities that support the savings and loans unit.
- (1) The remaining income of the savings and loan unit after deducting the costs and purposes as referred to in paragraph (2) shall be submitted to the cooperative concerned to be distributed to all members of the cooperative.
- (2) The division and use of savings and loan unit profit is proposed by the savings and loan unit management unit to obtain the approval of the members who have received services from the savings and credit unit.

Article 13

- (1) The remaining business results obtained by the savings and loan cooperatives after deducting the reserve fund shall be used for:
 - a. Distributed equally to the members on the basis of the amount of funds invested as own capital in the cooperative and value's transaction;
 - b. Finance education and training and skills upgrading;
 - c. Incentives for managers and employees;
 - d. Other purposes to support cooperative activities.
- (2) The determination of priority or amount of funds for the use as referred to in paragraph (1) letters a, b, c and d shall be decided by the meeting of members.

Article 14

- (1) In carrying out its business, managers shall pay attention to capital, liquidity, solvency and profitability aspects in order to maintain business health and to safeguard the interests of all parties concerned.
- (2) The capital aspects to be considered are as follows:
 - a. Cooperative capital should not be reduced in number and must be increased;
 - b. Every opening of service network, must be provided additional capital own;
 - c. Between the capital itself with loan capital and capital participation should be balanced.
- (3) Liquidity aspects to be considered are as follows:
 - a. Provision of adequate current assets to meet short-term obligations;
 - b. The ratio between loans provided with the funds already collected.
- (4) The aspects of solvency that need to be considered are as follows:
 - a. Capital raising of loans and equity capital is based on the ability to repay;
 - b. The ratio between loan capital and equity capital with wealth must be balanced.
- (5) The aspects of profitability that need to be considered are as follows:

- a. The plan for the acquisition of the remaining results of operations or profits shall be stipulated in a reasonable amount to be able to foster capital, business development, the distribution of member services while maintaining the quality of service;
 - b. The ratio of the remaining results of operations or profits to assets should be reasonable.
- (6) To support business health, savings and credit cooperatives or savings and loan units can't mortgage or mortgage their property.
- (7) The implementation of the provisions of paragraph (1) to paragraph (5) shall be further stipulated by the Minister.

Article 15

- (1) The manager of the cooperative shall be obliged to keep secret of everything related to the deposits and the savings of each depositor to third parties and to individual members, except in cases necessary for the purposes of the judicial and taxation process.
- (2) Requests to obtain information concerning time deposits and savings in connection with the provisions referred to in paragraph (1) shall be submitted by the head of the agency handling the judicial process or taxation to the Minister.

All forms of transactions conducted in the business of Women's Cooperatives (KOPWAN) "Anugerah Bersama" in Gunung Anyar Tambak Surabaya city has been recorded manually. This has caused various obstacles in the business process. In order to change it, there will be an introduction of computerized record-keeping. In addition to facilitate the recording also facilitate data access and minimize the occurrence of fraud and errors.

Maybe at first the process of recording with a computerized system will be difficult. But actually after the program can be mastered the record, it will be many benefits gained. The program must be designed in advance where by entry the data that has been recorded manually and synchronize any existing data. This will lead to the deliberate and unintentional deliberate minimization of Women's Cooperatives (KOPWAN) "Anugerah Bersama" activities in Gunung Anyar Tambak urban village of Surabaya (Work and Financial plan, 2017).

But it can't deny that each type of record is at risk. For example, on manual recording can occur writing errors, doubt the authenticity of data recorded, can't stand the data for long periods of time and so on, it can also occur on the computerized record.

The thing that most become a risk on the recording of computerization is a virus problem that can attack the file anytime especially if the computer used to connect directly to the Internet network. In addition, the smallest thing that may happen is when the computer needed can't be used because of power outages and so forth.

Indeed, the choice of recording system in every existing cooperative is different. The choices taken are certainly well thought out about the advantages and disadvantages. By reviewing the ease and benefits and risks of computerized records it has more benefit than manual recording. Therefore it is necessary for the method of computerized record to be known very well.

METHODS

Methods undertaken in community service activities include counseling, training, and programming in the form of financial report application program cooperative savings. The steps - steps taken in this devotion is composed of 2 stages are: 1) Stage increase the knowledge and ability of the board about the use of application programs cooperative savings report, and 2) Stage of making the application program cooperative savings report.

RESULT AND DISCUSSION

The implementation of community service program begins with the socialization program of community service in the home of Women's Cooperative (KOPWAN) "Anugerah Bersama" in Gunung Anyar Tambak

Surabaya by inviting the cooperative management. This socialization aims is to convey to the chairman and management of the cooperative about utilizing of the program as well as possible with a good benefit of it.

Subsequent activities are counseling and recording training data storage by using a report application program at the home chairman of the cooperative by inviting the board and supervisor of the cooperative. The submission of application cooperative deposits program is in the form of flash disc.

From the result of the evaluation with partners in this case is that Women's Cooperative (KOPWAN) "Anugerah Bersama" existing in the village of Gunung Anyar Surabaya has been implementing the recording of deposits data properly and correctly by using the deposit report application program for the preparation of financial statements of the cooperative in 2017.

Members and managers of Women's Cooperatives (KOPWAN) "Anugerah Bersama" in Gunung Anyar Tambak Village responded well to this program, especially the partners, the chairman and the cooperative management. The assistance's delivery of 1 unit of application program deposit savings cooperative is very support in smoothening the financial bookkeeping cooperatives. It can be seen from the time used for entry data faster than the manual entry data apply in Women's Cooperative (KOPWAN) "Anugerah Bersama" in the village of Gunung Anyar Tambak, Surabaya.

CONCLUSION

Several conclusion of the community service through utilization of knowledge and technology for society (PIKAT) in the Women's Cooperative (KOPWAN) "Anugerah Bersama" Gunung Anyar Tambak, Surabaya are:

- The cooperative members understand better about how importance joining in a cooperative's membership.
- Partners able to do the record data using the application program.
- Partners has been success making a 2017 financial report by operating the application program.

Due to partner's difficulty in filling and reporting cooperative's credit every year for the next plan the best suggestion is to be able to do the society service through PIKAT program to give training for the cooperative's committee.

ACKNOWLEDGEMENT

The authors would like to thank the Universitas Pembangunan Nasional "Veteran" Surabaya, East Java, Indonesia and all related parties that help the implementation of this research so that can be completed properly.

REFERENCES

- Laporan Pertanggung Jawaban Keuangan Tahun 2015 Koperasi Wanita "Anugerah Bersama", Kelurahan Gunung Anyar Tambak, Kecamatan Gunung Anyar, Kota Surabaya
- Laporan Pertanggung Jawaban Keuangan Tahun 2016 Koperasi Wanita "Anugerah Bersama", Kelurahan Gunung Anyar Tambak, Kecamatan Gunung Anyar, Kota Surabaya
- Rencana Kerja dan Rencana Anggaran Pendapatan dan Belanja (RK-RAPB) tahun 2016, Koperasi Wanita "Anugerah Bersama", Kelurahan Gunung Anyar Tambak, Kecamatan Gunung Anyar, Kota Surabaya
- Rencana Kerja dan Rencana Anggaran Pendapatan dan Belanja (RK-RAPB) tahun 2017, Koperasi Wanita "Anugerah Bersama", Kelurahan Gunung Anyar Tambak, Kecamatan Gunung Anyar, Kota Surabaya

Utilization of Financial Statements Information Systems of Kopwan "Anugerah Bersama" at Gunung Anyar Tambak Surabaya

ORIGINALITY REPORT

3%

SIMILARITY INDEX

0%

INTERNET SOURCES

0%

PUBLICATIONS

3%

STUDENT PAPERS

PRIMARY SOURCES

1

Submitted to Universitas Negeri Semarang

Student Paper

3%

Exclude quotes Off

Exclude matches Off

Exclude bibliography Off

Utilization of Financial Statements Information Systems of Kopwan "Anugerah Bersama" at Gunung Anyar Tambak Surabaya

GRADEMARK REPORT

FINAL GRADE

/0

GENERAL COMMENTS

Instructor

PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5
