IMPLEMENTATION OF SIKOP APPLICATIONS AS COOPERATIVE FINANCIAL SOFTWARE

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The purpose of this study is to provide a solution to facilitate the completion of financial statements through the SIKOP Software and create a manual book for their used. The method used in this research is survey method which results are expected to be used to assist the implementation of the work so that the work can be more productive, effective and efficient. The outputs in this study are the SIKOP financial report software products and the SIKOP application and SIKOP manual book.

Financial reports have been considered to be the most difficult work because most of the cooperative management teachers do not have competence in accounting and finance. Through the results of observation and in-depth interviews, it is evident that most teachers (85%) who are cooperative managers of public vocational high schools majoring in technology and engineering have never had the opportunity to attend training/workshops on good and right school cooperative management. Most teachers who are managers of school cooperatives (90%) do not have an accounting and financial education background.

Before this study was conducted there had been similar activities that had been done by Nugraha (2012) the creation of savings and loan cooperative software using Lazarus & MYSQL Lokamandala (2015) conducted a study of web-based financial statement applications for service revenues and sales of goods. Furthermore Rahman (2017) with an accounting application to compile financial statements on the Amanah Jakarta Cooperative, using Zahir Accounting software. However, the problems of each software are difficult to use by people who do not have accounting and financial basic knowledge. Therefore, we make simple software where this software can be used by all people with accounting and financial basic knowledge, especially users who do not have accounting and financial basis.

The urgency in this study is to provide assistance in making financial statements through the SIKOP software and increasing the legal status of school cooperatives to become cooperative legal entities.

Keywords: Cooperatives, Cooperative Applications, Financial statements, SIKOP.
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INTRODUCTION

School cooperatives as one of the business units owned by schools should be able to become the lifeblood of the economy based on family and mutual cooperation in order to prosper its members. Cooperatives are a group of people who voluntarily unite themselves to strive to improve their economic welfare through the establishment of a democratically managed business entity (Rudianto, 2010). According to PSAK No.27 of 2007, Cooperatives are business entities that organize the utilization and utilization of economic resources of their members on the basis of cooperative principles and economic business rules to improve the standard of living of members. The activities are family-based for the welfare of its members.

Cooperative business activities depend on the type of cooperative, along with the types of cooperatives based on the type of business according to PSAK No.27 of 2007, namely consumer cooperatives, marketing, financial / savings and loan cooperatives, producer cooperatives and business cooperatives.
Basically the financial statements are prepared with reasons to find out the amount of funds received, knowing the amount of funds issued and knowing the type and date of the transactions carried out.

According to Henry Simamora (Sudarwanto: 2013) accounting systems are a planned process to provide financial accounting information that is beneficial to management. Before recording it into a Journal, transactions formed due to business activities are identified and then grouped based on the type of transaction. In the type of Niaga cooperative there are only transactions: Sales of merchandise, Purchases of merchandise, and recording of operating expenses that occur during one period.

In the storage system or recording of transactions that have been identified, there are several recording processes, namely, the journaling stage, recording the amount of inventory and summarizing the ledgers for each account. After this stage is implemented, then it will produce a cooperative financial report.

The basis of the cooperative financial report according to Law No. 17 of 2012 Article 37 paragraph 1 c is a financial report consisting of at least the final balance sheet and calculation of the results of the relevant financial year and an explanation of the document.

In accordance with PSAK 27, the financial statements of the cooperative consist of the Balance Sheet, Calculation of Business Results, Cash Flow Reports, Member Economic Promotion Reports and Notes to Financial Statements.

a. Business Result Calculation

Report is a report that provides information about calculations about income and expenses

b. Cash Flow Statements

Reports are information about historical changes in cash and cash equivalents of cooperatives that show separately changes that occur during one period of operating activities, investment activities and funding activities.
The purpose of preparing a cash flow statement is to sort out the amount of cash that is expected to be received and the amount of cash issued in the period concerned (cash in and cash out). Three types of company activities related to cash:

1) Operational activities: routine activities
2) Investment activities: asset buying and selling.
3) Funding activities: the acquisition and use of funds

Cooperatives one of the economic actors in their development are experiencing many obstacles, including management and capital issues which involve accounting or accounting systems. In general, cooperatives do not fully know the bookkeeping system and the way financial reporting is good. Most of them make a bookkeeping and reporting system in accordance with the capabilities of their administrators or their own managers. In fact, the bookkeeping and financial statements system is not only the responsibility of the management to the members for cooperative financial management, but also as a benchmark for the achievements and benefits that have been achieved by cooperatives that are very much needed by other interested parties, such as banks, creditors, and tax office.

Accounting has several important roles, namely to:

a. Knowing the company's financial performance.
b. Knowing the development of the company.
c. Knowing the effectiveness of the company.
d. Know the amount of tax to be paid.
e. Apply for credit to the bank.

However, in reality the conditions of cooperatives in schools are only carried out in a way that even in some school cooperative schools such as suspended animation or even actually die. This condition occurs due to the lack of adequate
cooperative management resources. In this case the intended resource is the teacher who is given the task of managing the cooperative which unfortunately does not have an educational background in economics or accounting at all so that the teacher in charge of managing the cooperative has limited capacity in terms of cooperative management (managerial) and reporting cooperative finance in accordance with financial accounting standards (PSAK).

This condition is very contrary to the expectations of the DKI governor who wants to make the cooperative school as a school business unit that can support the KJP program (Smart Jakarta Card), where cooperatives can provide school supplies to students at prices affordable and can help oversee the use of KJP in accordance with correct portion. The current conditions for managing school cooperatives are:

Table 1. The state of cooperatives in Central Jakarta rayon

<table>
<thead>
<tr>
<th>No</th>
<th>School Name</th>
<th>Using Software in Compiling Financial Statements in accordance with Financial Accounting Standards</th>
<th>Legal Entity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>VOCATIONAL SCHOOL 39</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>2.</td>
<td>VOCATIONAL SCHOOL 54</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td></td>
<td>PRESENTAGE INCOMPATIBLE</td>
<td>100%</td>
<td>50%</td>
</tr>
</tbody>
</table>

The current cooperative has not been managed properly, either structuring or technically financial records. The products sold by the cooperative currently only contain snacks for students and batik, sports and ware park uniforms, while in the future cooperatives can develop the types of goods they sell to staple foods and all school needs such as white gray uniforms, ties, hats, belts to uniform shoes (black shoes). Cooperatives as a potential business unit, which should be able to become the economic axis of the school to be like a suspended animation because it is managed
with improper capabilities. With good management of cooperatives, it is expected to increase the income of cooperatives in order to prosper their members.

With the expectations of the governor it is clear that the responsibilities of the school cooperatives are very, very large. In order to make this happen, HR is needed that is strong in managerial capabilities of cooperative management and in cooperative financial reporting in accordance with PSAK, so cooperatives can become business units that are cooperative and maximize their functions so that they can assist the government in this case the DKI government to realize KJP appropriate and transparent in its use. The Governor hopes that cooperatives can sell educational equipment items with a debit or non-cash system through the use of KJP in school cooperatives. In this program, it is expected that in each school cooperative an Electronic Data Capture (EDC) machine will be prepared for KJP holders' student school supplies debit transactions in collaboration with banks, therefore it is necessary to clarify the legal forms of school cooperatives as legal entities.

According to Ernalis Yulyanti, the provision of educational equipment for KJP holders will begin gradually in school cooperatives that are already active or existing. Educational items at the school cooperative will later be sold at lower prices than the market. So later school needs will be provided such as uniforms, books and so on. The price problem will be a policy later. What clearly must be cheaper than market prices, he said.

Ernalis Yulyanti said, of the approximately 276 units of cooperatives in junior high schools, vocational schools and high schools in Jakarta, there were those who were active and there were still those who were less active until they did not have business entities or cooperatives. Cooperatives like this will later be fostered and given information about the formation of good cooperatives. We conduct preliminary research through in-depth interviews. There are only 4 Vocational Schools in Central Jakarta's Technology and Engineering Department (SMKN) that have only 1 legal entity and all schools have not used financial records in accordance with PSAK.
While the other three have not been incorporated and do not have well-prepared financial statements in a recording system that is in accordance with the PSAK.

Related to the exposure of cooperative conditions at the State Vocational High School of Technology and Engineering in Central Jakarta, the community service team will provide comprehensive education / training on how to manage cooperatives with 2 types of training as follows: Training on good cooperative management by recording financial statements that are carried out using software that is in accordance with PSAK and provides a way to improve the status of school cooperatives into a business entity that is a legal entity. In addition to the training the community service team said they were getting assistance to these schools so that they could develop their cooperative businesses to sell school supplies, school uniforms and even basic necessities. With the assistance that the PKM Team does, it is expected that schools can also be trained / accustomed to recording using software that is in accordance with PSAK.

Through in-depth interviews and observations with each party from the Central Jakarta Vocational High School, it was known several problems or constraints as follows: Most teachers (85%) who became managers of cooperatives had never had the opportunity to attend training / workshops on good and correct cooperative management with a recording system using financial software in accordance with PSAK. Most teachers who are managers of cooperatives (90%) do not have an economic / accounting education background so they do not have an understanding of the accounting software used in cooperative financial records to be computerized in accordance with PSAK. Most of the cooperatives in state vocational high schools, majoring in technology and engineering, are not legal entities so that it will be difficult to develop business types and help realize the DKI Regional Government's program regarding the use of appropriate KJP funds and increasing school cooperative income for the welfare of its members. Based on the above analysis, we PKM team decided to take the topic of PKM group of teachers managing cooperative schools in state vocational high schools majoring in technology and engineering in
Central Jakarta that have difficulty managing cooperatives that have standardized records of PSAK towards cooperative cooperatives in maximizing cooperative roles in use Jakarta Smart card (KJP).

Based on the analysis of the situation and problems faced by partners, we 2 UNJ lecturers as executors of activities (PKM) were assisted by 3 students who will act as PKM teams with financial management expert speakers who control the use of software in accordance with PSAK and 1 person Jakarta-Central cooperative office tribal representatives will provide training and mentoring to 2 SMKs in Central Jakarta. The involvement of students in this activity as a form of direct education to students to be able to adapt to the school (their work place later) and contribute to the community as a form of dedication to the surrounding environment. The forms that we offer are training and assistance as well as improving the legal status of school cooperatives to be incorporated into cooperatives.
The flow / chart to overcome the above problems are as follows:

PROBLEM

a. Most teachers who are managers of school cooperatives have never had the opportunity to take part in training / workshops on good and correct management of cooperatives and 75% of their education background is not economic / accounting.
b. Most teachers who are managers of cooperatives do not have an economic / accounting education background, so they do not have an understanding of financial statement software that is in accordance with the PSAK used in computerized cooperative financial records.
c. All cooperatives in technology and engineering SMKs are still recording manually (not with software)
d. Most of the cooperatives in state vocational high schools, majoring in technology and engineering have not been incorporated so that it will be difficult in developing business types and helping to realize the DKI Regional Government's program regarding the use of appropriate KJP funds through cooperative schools

PROGRAMS

TRANSFER IPTEKS

a. Provision of financial statement software in accordance with PSAK
b. Training on the use of software and training on cooperative management that is good in managerial and financial matters
c. Training on how to improve the status of cooperatives becomes a legal entity of assistance

PROGRAM EXTERNAL

1. Availability of financial reporting software that is in accordance with PSAK
2. Teachers Managers of cooperatives can apply the software well in the management of cooperatives on a daily basis
3. An increase in the legal status of all technology and engineering vocational schools in central Jakarta

Figure 1. The design of the Program

Target to be achieved through this program are as follows:

a. There is an increase in managerial and financial cooperative management
b. The cooperative management teachers are able to use financial statement software that complies with the PSAK standard
c. Increasing the status of cooperatives becomes a legal entity
The output of this activity is:

a. Availability of software for cooperative management teachers in 4 technology and engineering SMKs in central Jakarta
b. Availability of financial statements in accordance with PSAK every month
c. Availability of a decree to increase cooperative legal status
d. Scientific articles that will be published in international procedures
e. Report on the implementation of the Program.

IMPLEMENTATION METHODS

As already described in the analysis of the situation faced by partners, the solutions we offer are as follows:

1. Establishment and mentoring of cooperative management teacher teams so that they can overcome technical difficulties in managing cooperatives.
2. Add knowledge of the cooperative management team about cooperative financial reporting in accordance with PSAK.
3. Increasing the legal status of cooperatives into legal entities.
The steps for implementing the program are as follows:

**Preliminary analysis / needs analysis**

1. Current conditions of school cooperatives
2. Ways of financial reporting
3. School cooperative law entities

**Preparatory process**

1. Making training materials
2. Cooperating with experts
3. Cooperating with central Jakarta cooperative units as expert resource persons

**Process of implementing**

1. Training good cooperative management
2. Training on software use
3. Training on ways / procedures for improving the legal status of school cooperatives

**The mentoring process**

1. Conducted every 1 month
2. Checking financial reports
3. Monitoring the process of improving the legal status of cooperatives

**Publication of international seminars (proceeding) and evaluation of the Ministry of Research, Technology and Higher Education**

**MAKING REPORTS**

Figure 2. The steps for implementing the program
The method/approach in solving partner problems is by holding training, mentoring and supervision.

Partner participation is done by preparing a training venue, both in terms of facilities and infrastructure, partners will oversee the implementation of this program as long as the program process takes place, partners will ensure software that theis used properly, partners will oversee the process of improving the school cooperative legal entity they lead.

In terms of evaluating the implementation and sustainability of the program after completion of the program:

a. Implementation evaluation will be carried out by making a partner satisfaction questionnaire on the program carried out, so that the evaluation will get answers that can be used for future improvement.

b. Program Sustainability

After the training is held, the team will provide assistance, with this assistance it is expected that partners will be accustomed to using the software and over time will use it smoothly. So that when the partners have smoothly used this software, in the future the partners will continue to use it so that the cooperative can become a business unit that helps to channel smart Jakarta card funds in a transparent and accurate manner.

RESULTS AND DISCUSSION

Based on the analysis of the situation and problems faced by partners, we as executors with financial management expert speakers who control the use of software in accordance with SAK ETAP, representatives of DKI Bank, and 1 representative of the Jakarta-Central cooperative service tribe will provide training and assistance to 54 Vocational Schools and 39 Vocational High Schools in Jakarta. The event that was carried out was not only mentoring as well as improving the legal status of the school cooperatives, but also connecting the school and Bank DKI parties to further clarify the process of procuring the KPJ in school cooperatives. After participating in this
activity, it is expected that there will be an increase in the management of cooperatives both managerially and financially in school cooperatives and able to improve the status of cooperatives to be incorporated.

The audience and target of this activity were 23 participants from 54 Vocational Schools and 39 Vocational High Schools. Where the 23 people were cooperative managers who managed cooperative finances but did not have accounting or financial education backgrounds.

Providing training to cooperative management teachers from 2 vocational secondary schools namely Vocational High School 54 and Vocational High School 39. The training that we provide is comprehensive covering all aspects of the material needed by participants. Starting from education on how to improve the legal status of cooperatives by the head of legal and institutional fields, coupled with an explanation from Bank DKI regarding the cooperation materials of school cooperatives in distributing KJP using Edition machines, after that at the top of the event we provided simple cooperative financial management training using SIKOP software and we also make a cooperative financial management book with the book title "a quick and smart way to manage school cooperative financial reports".

The activity was attended by 23 members who were teachers from 2 vocational high schools namely 54 Vocational Schools and 39 Vocational Schools. The teacher received training with 3 materials and 1 SIKOP cooperative financial software simulation. The activity starts at 08.00 and finishes at 4:00 p.m. The participants took part in this activity with wisdom, order and fluency.

CONCLUSION

The development of school cooperatives is now demanded by the balanced development of technology and human resources. To lead to improved performance and recognition, and more trust in school cooperatives, better management is needed. Here is a means to improve the quality of school cooperatives. Basically, the purpose of this event can be conveyed well and on target,
because the conditions of the school cooperative really need this guidance. Evidently, even though it turns out that school cooperatives have legal entities, their implementation has not been carried out in accordance with existing regulations, especially regarding the percentage of SHU distribution and the absence of knowledge meetings, and not yet familiar with financial statements in accordance with SAK ETAP for Cooperative Financial Reports.

The results achieved by this development activity are that the school is satisfied and happy with this program, as evidenced by the good and enthusiastic welcome of the participants, starting from material one which increases participants' knowledge about cooperatives (cooperative legal status, increased cooperative legal status and how cooperatives in the eyes of the government which in this case is the DKI administration), the second material was submitted by bank DKI regarding the KJP program to provide an understanding of KJP implementation evaluation and also facilitated both parties namely Bank DKI and schools to harmonize and improve the function of school cooperatives to be realized cooperative functions in schools, where cooperatives not only carry out the role of ordinary cooperatives but also can be used as a place to buy goods for school use smart Jakarta cards and are covered by material on how to manage cooperative finance using Software "Cooperative Accounting System i or SIKOP ". A software that we created to facilitate cooperative managers who do not have economic education or accounting backgrounds so that they can easily get financial reports.
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