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Management Governance Analysis of The Performance OFKSP Makmur Mandiri In Annual Member Meeting 2024

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Abstract: Makmur Mandiri Savings and Loan Cooperative is rooted in its members, for the members, and back to the members. At the level of cooperative governance implementation, it can invite prospective members and existing members to borrow, save, and simultaneously become members by paying primary, obligatory, and voluntary deposits. Law number 25 of 1992 states that membership is voluntary and open. Management is democratic. The distribution of SHU (Surplus Hasil Usaha) is done fairly according to the business services of PERFORMANCE Each member. Minister of Cooperatives and SMEs Regulation No. 19/Per/M.KUKM/IX/2015 regarding the Conduct of Cooperative Member Meetings, as well as the Articles of Association (AD) and Bylaws (ART), and Special Regulations of KSP Makmur Mandiri. The performance of officials, both quantitatively and qualitatively, is highly aware that the operational continuity of the Cooperative depends heavily on its members. Therefore, officials must continually engage in dynamics to enable borrowing members to engage in entrepreneurship in managing the loans they receive. Service to members in 2023 was optimal, as evidenced by the number of members totaling 97,216 people and an increase in members by 14,298 (17.24%). The Annual Member Meeting (RAT) is a legal obligation of the management to be accountable to the members and to prepare the activity plan for the year 2024 formally. In the Annual Member Meeting Accountability Report of Makmur Mandiri Cooperative, the assets in 2023 amounted to 1,208,252,027,314 and grew by 185,859,161,228 (18.18%). Business volume in 2023 was Rp. 953,467,242,000, with growth of Rp. 169,129,440,000 (21.56%). Makmur Mandiri Savings and Loan Cooperative is a closed-loop cooperative that operates with pure savings and loans, which can only collect and distribute from and to the members, and is supervised by the Minister of Cooperatives and SMEs.

Keywords: SHU, Assets, Business Volume.

INTRODUCTION

In Cooperative philosophy, based on the principles of member ownership, for members, and returning to members, its practical implementation revolves around familial ties and mutual cooperation. It is widely known that the concept of Cooperatives was first introduced by a Scottish national named Robert Owen (1771-1858). Following its development,

Cooperatives were subsequently implemented in several European countries. In Indonesia, Cooperatives began to flourish later on, with Bung Hatta recognized as the Father of Cooperatives, who conceived the fundamental aim of enhancing the welfare of members and society at large. This concept is integral to a democratic and just national economic framework. As the foundation of Makmur Mandiri Savings and Loan Cooperative, the Annual General Meeting (AGM) or Rapat Anggota Tahunan (RAT) is governed by the Ministry of Cooperatives and Small and Medium Enterprises Regulation Number: 19/Per/M.KUKM/IX/2015 regarding the Conduct of Cooperative General Meetings, as well as the Articles of Association (AD), Bylaws (RAT), and specific regulations of KSP MAKMUR MANDIRI. The objective of holding the KOPERASI MAKMUR MANDIRI annual general meeting in 2024 is to demonstrate accountability of the management to the members and to socialize the organizational journey dynamics up to the accountability for the 2023 fiscal year, as well as to study and evaluate the work programs to serve as guidelines for 2024. It is noteworthy that stakeholders and members have attended the Annual General Meeting (RAT) for the 2023 fiscal year timely, which signifies the management's ability to enhance active participation among prospective and current members in the cooperative activities conducted. Based on this, the support from various parties including management, members, and staff has aimed to transparently and accountably fulfill the members' mandate in the 2024 Annual General Meeting when members are expected to contribute as a form of social control, consistent with the cooperative philosophy of from members, to members, for members.

As a consequence and legal term, the management can enhance and strengthen the spirit of togetherness, familial bonds, mutual cooperation, mutual assistance, and solidarity as the essence of the Indonesian cooperative existence. This can be embraced by all members so that the cooperative ideals, as mandated by Bung Hatta to improve the welfare of members and society in general, can be realized. It is important to note that KOPERASI MAKMUR MANDIRI in 2023 received various sources of capital assistance that had a positive impact on revenue and expenditure realization.

During the annual meeting activities, Koperasi Makmur Mandiri upholds noble aspirations in line with cooperative principles, aiming to advance the welfare of its members and contribute to building a national economic order towards achieving a just and prosperous society based on Pancasila and the 1945 Constitution, and in accordance with the motto: "Progressing and growing together with members," with the slogan: "Working with honesty and integrity, friendly and smiling."

As of December 31, 2023, the number of members reached 97,216 people, an increase of 17.24% compared to the 82,918 members in 2022.

The following table shows the growth of members from 2019 to 2023

Year	Number of Members	Increase	G(%)
2019	53.122	21.170	66,26
2020	68.017	14.895	28,04
2021	71.267	3.250	4,78
2022	82.918	11.651	16,35
2023	97.216	14.298	17,24

The total number of employees by the end of 2023 is 1,456, compared to 1,351 employees in the previous year. The following table shows the employee growth from 2019 to 2023:

Year	Number of Members	Increase	G(%)
2019	1.286	204	18,85
2020	1.332	46	3,58

2021	1.348	16	1,20
2022	1.351	3	0,22
2023	1.456	105	7,77

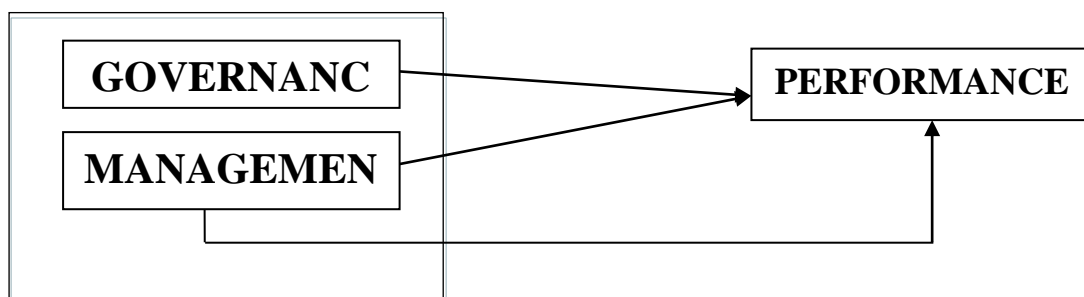
Achievements and Awards of KSP Makmur Mandiri in the Last Seven Years (2017-2023)

1. Award from Peluang Magazine and the Ministry of Cooperatives and SMEs of the Republic of Indonesia in 2017, included in the Top 100 National Large Cooperatives.
2. Award from the Ministry of Cooperatives and SMEs of the Republic of Indonesia as the Outstanding Cooperative of 2018 in the Savings and Loans category.
3. MURI Record as the First Savings and Loans Cooperative to Conduct Annual Member Meetings (RAT) via Video Conference.
4. Cooperative and SME Service Award, presented by the Minister of Cooperatives and SMEs of the Republic of Indonesia to the chairman of KSP Makmur Mandiri during the 72nd National Cooperative Day (Harkopnas) celebration in Purwokerto, Central Java, on July 12, 2019.
5. Award from Peluang Magazine and the Ministry of Cooperatives and SMEs of the Republic of Indonesia in 2021, included in the National Large-Scale Cooperatives with the Largest Assets.
6. Award at the Indonesia Fund Fest 2021.
7. Certificate of Appreciation as the Best Cooperative Activator with the Most Branch Growth during the 76th Indonesian Cooperative Day Celebration at Tennis Indoor Senayan, Jakarta.

METHOD

Research Methodology is a systematic approach used to collect and process data. The data gathered by the author consists of primary data, where the author directly participated in the preparation and implementation of the 2024 General Meeting of Shareholders (RAT), and secondary data, where the author collected information through references and the 2024 RAT book of KSP Makmur Mandiri. According to Sugiyono (2018), research methodology is a scientific method to obtain data for specific purposes, characterized by rational, empirical, and systematic research activities. In this journal article, quantitative writing is employed, specifically by analyzing performance achievements and formulating operational plans for KSP Makmur Mandiri. The analysis comprises descriptive analysis, which examines each variable individually, and verificative analysis, which simultaneously examines the relationships between independent and dependent variables.

RESEARCH PARADIGM



Translation:

1. Relationship between Independent Variable and Dependent Variable.
2. Relationship between Two Independent Variables and Dependent Variable.

RESULTS AND DISCUSSION

Governance of Management at KSP Makmur Mandiri

Planning is a rational thinking process that can be systematically organized to achieve organizational goals. Generally, in terms of implementation, planning can be classified as top-down, which originates from higher levels, and bottom-up, which involves listening to lower-level aspirations. Typically, organizations implement activities in the field through management functions: Planning, Organizing, Actuating, and Controlling.

KSP Makmur Mandiri's planning process begins by benchmarking current achievements against past performance. This is followed by formulating and agreeing upon plans to be executed. The process involves conducting Regional Pre-RAT Meetings across 24 offices, compiling data from 189 branch offices, and including input from Cooperative Jaya Mandiri. After consensus is reached, Pre-RAT Meetings are held in each of the 24 regions, attended by respective offices with facilitation from central officers and regional advisors. Considering various field insights, the Head Office then revises and formulates upcoming activity plans, discussed in the Annual General Meeting for the fiscal year ending January 27, 2023, and documented in the Work Plan and Budget (RAPB) for 2023. These plans serve as a primary guide for managing KSP Makmur Mandiri, involving Directors, Supervisors, Managers, and Employees. The Governance of Management in KSP Makmur Mandiri

1. Membership

- a. The number of members in 2022 was 82,918 individuals, which increased to 97,216 individuals in 2023, marking an increase of 14,298 individuals (17.24%).
- b. In 2023, efforts to enhance knowledge and skills were undertaken through training sessions, mentoring, and designation exercises conducted by the management and officers of the Central Office.
- c. Improving the quality of members in accordance with cooperative principles involved providing education on cooperatives to the members.

2. Administration

- a. The committee consists of 110 members, comprising 5 executives and 5 supervisors who carry out their duties in accordance with the regulations set by the Ministry of Cooperatives and SMEs.
- b. To avoid duplication, the executives consistently remind each other of their responsibilities.
- c. Internal meetings are conducted between the executives, Regional Coordinators (Korwil), and Managers. Additionally, visits are made by executives, supervisors, and officers to each branch office across Indonesia.

3. Employee

- a. The number of employees as of 2023 reached 1,456 people.
- b. To fulfill their duties according to their respective job descriptions.
- c. Optimizing a sense of ownership and fostering good teamwork to avoid conflict management.

4. Capital Management Governance

- a. Equity capital originates from members' savings, consisting of core savings, mandatory savings, special savings, reserves, and current year net surplus.
- b. Equity capital in 2023 increased to Rp. 238,842,330,901,- compared to Rp. 213,760,432,144,- in 2022, marking an increase of Rp. 25,081,898,757,- or 11.73%.
- c. Core savings and Mandatory Member Savings rose from Rp. 132,955,800,000,- in 2022 to Rp. 112,233,725,432,- in 2023, reflecting an increase of Rp. 20,722,075,000,- or 18.46%.
- d. Additional capital is sourced externally, namely through bank loans/credit, the Cooperative Rolling Fund Management Agency for Micro, Small, and Medium Enterprises (LPDB KUMKM), and third-party loans utilized by KSP Makmur Mandiri.

From 2020 to 2023, realized external loans include a working capital loan of Rp. 350 million from LPDB KUMKM disbursed by December 31, 2023.

5. Business Sector Governance

KSP Makmur independently disbursed loans amounting to Rp. 953,467,242,000 during the fiscal year 2023, marking a 21.56% increase compared to the disbursement in 2022, which amounted to Rp. 784,337,802,000. These funds were allocated to members in the form of productive loans for working capital and consumptive purposes.

a. Field of Administration and Finance

1) Administration

- a) Administration is conducted using application programs consistently, in accordance with applicable principles of administration and accounting.
- b) All financial transactions are supported by valid evidence/data and can be accounted for.
- c) Every expenditure and income is always validated according to standard operating procedures.

2) Finance

b. The total wealth/assets as of December 31, 2023 amounted to IDR 1,208,252,027,314.

c. Financial Evaluation

Financial developments as of December 31, 2023 are as follows:

NO	Financial Development	Year	
		2022	2023
1	Total Asset	Rp. 1.022.392.866.087,-	Rp. 1.208.252.027.314,-
2	Capital Itself	Rp. 213.760.432.144,-	Rp. 238.842.330.901
3	SHU after TAX	Rp. 5.976.655.587,-	Rp. 8.7800.778.787,-
4	Ratio Liquiditas		
	Cash Ratio	29,97%	20,09%
	(Cash/Equivalent Cash: Current Liabilities)	159,19%	181,07%
	Quick Ratio		
	(Cash/Equivalents + Receivables: Current Liabilities)	159,20%	181,09%
	Current Ratio		
	(Cash + Equivalent Cash + Receivables + Inventory: Current Liabilities)		
5	Ratio Rentabilitas		
	Gross Profit Margin	42,95%	44,67%
	Laba Kotor: Pendapatan Usaha		
	Net Profit Margin	2,09%	2,,84%
	Laba Bersih: Partisipasi Bruto		
	Return on Assets	0,66%	0,,87%
	Laba Bersih:Total Aset		
6	Ratio Solvabilitas: Total Aset		
	Debt Ratio		
	Total Hutang:Total Aset	79,09%	80,23%
	Debt to Equity Ratio		
	Total Hutang:Modal	378,28%	405,87%

Governance of Management towards the Performance of KSP Makmur Mandiri in 2023

1. General Policy

- a. Both at micro and macro levels of the Indonesian economy, policies are effective and impact the development of SMEs and cooperatives. In 2024, all directors, supervisors, and employees are more motivated to optimize performance in fulfilling the welfare of the community in general and members in particular.

- b. Global influences, which present challenges, should be shifted into opportunities, thus ensuring that KSP Makmur Mandiri's total activities and performance proceed well as expected in the RAT commitment. There is a need for careful observation of the economic development of the community in meeting per capita income and welfare.
 - c. KSP Makmur Mandiri's policy in responding to various challenges involves operational strategies such as innovation, defensive measures, and diversification through the development of branch offices, currently totaling 189 branch offices and one Cooperative Office Jaya Mandiri.
 - d. With the motto "Advancing and Growing Together with Members," the management of KSP Makmur Mandiri strives to enhance member welfare by improving staff performance through the application of superior service standards.
 - e. The motivation, dedication, and integrity of KSP Makmur Mandiri's staff are well-controlled and consistently adhere to the motto "Working with champion and health (Honest, Trustworthy, Loyal, and Friendly Smile)" in enhancing performance and providing excellent service to members.
 - f. With optimal work spirit, one significant performance variable, Assets as of December 2023 amounting to Rp. 1.2 trillion, can be achieved, thus ensuring all staff are more focused on managing KSP Makmur Mandiri's governance effectively.
2. Human Resources Development Sector.
 - a. The number of members of KSP Makmur Mandiri in 2024 is expected to reach 135,000, an increase of 36.86% compared to 2023 with 97,216 members.
 - b. The management undertakes key activities related to membership, such as:
 - 1) Socializing the benefits and advantages of becoming a member, as well as the rights and responsibilities as a member.
 - 2) Organizing membership administration.
 - 3) Maximizing the use of Makmur Mandiri Mobile digital platform as a tool for employees and members to encourage the public to join KSP Makmur Mandiri.
 - 4) Enhancing cooperative knowledge among members through education channels and seminars on cooperatives, aiming for members to understand their rights and obligations through counseling and education.
3. Human Resource (SDM)
 - a. Enhancing the knowledge and skills of employees through training programs to meet competency standards.
 - b. Improving cooperative managerial capabilities for board members, supervisors, regional coordinators, managers, and employees.
 - c. Conducting training sessions for competency testing and certification from cashier to branch manager levels.
 - d. Providing education, seminars, and workshops for members.
 - e. Meeting the needs for human resources who understand the characteristics of savings and loans enterprises.
 - f. Providing learning and socialization of roles, functions, and authorities for employees.
4. Savings and Loan Business Sector
 - a. Encouraging members to increase their savings, including mandatory and voluntary deposits, with profit-sharing based on principles of mutual assistance and cooperation within the cooperative.
 - b. Utilizing external capital sources from LPDB KUMKM loans and other financial institutions to strengthen working capital.
 - c. Extending capital loans to members with selective administrative requirements to anticipate defaults.
 - d. Enhancing payment quality to members using service standards and excellent customer service.

- e. Conducting member debt collection using a familial approach and interpersonal relationships for overdue payments.
- f. Optimizing loan services with cautious principles.
- g. Imposing voluntary service fees up to 6% per year and fixed-term savings services up to 9% per year.
- h. Applying loan services to members at rates ranging from 0.8% to 2% per month.
5. Addition of Capital from Mandatory Member Savings
 - a. Since its establishment in 2009 until the present, KSP Makmur Mandiri has required its members to pay Rp.25,000 each month as mandatory savings.
 - b. In celebration of KSP Makmur Mandiri's 15th anniversary in 2024, during the AGM, members were given options for their mandatory savings starting from Rp.25,000 per month.

The classification of Mandatory Savings payments is as follows:
1. Options for Mandatory Savings Payment
 - a. By adhering to the principle of solidarity, the First Option for M.S. is Rp.25,000.
 - b. The Second Option for M.S. is Rp.50,000.
 - c. The Third Option for M.S. is Rp.100,000.
 - d. The Fourth Option for M.S. is Rp.200,000.
 - e. The Fifth Option for M.S. is Rp.300,000.
2. Financial Administration and Household Management
 - a. Enhancing the financial administration system related to budgeting and reconciling member savings and loans.
 - b. Improving working facilities for executives, supervisors, managers, and staff.
 - c. Implementing the established online digitalization system and promoting the use of Makmur Mandiri Mobile among members across all branches to facilitate services for members in various regions.
3. Business Development Sector
 - a. Most members of KSP Makmur Mandiri are employees of companies and do not yet own homes, typically residing in rental or parental homes.
 - b. KSP Makmur Mandiri plans to assist members without their own homes by providing land/plots and building houses specifically for cooperative members through a collaborative effort with company partners of KSP Makmur Mandiri.
 - c. The cooperative enterprise is expected to provide substantial assistance and convenience to members, enabling them to own homes or plots of land ready for residential construction in the future.
4. Cooperative Revenue and Expenditure Budget
 - a. In line with its mission and vision, KSP Makmur Mandiri strives to enhance member welfare through improved services and SHU.
 - b. To achieve its goals, KSP Makmur Mandiri relies on contributions from the Cooperative Revenue and Expenditure Budget, as well as additional working capital, both internally and externally.
 - c. Internally, all members are expected to fulfill their obligations by paying primary savings, mandatory savings, and voluntary savings.
5. Budget Details
 - a. KSP Makmur Mandiri for the year 2024 projects the following budget details:
 - 1) Revenue : Rp.414.640.000.000.-
 - 2) Expenses : Rp.384.640.000.000.-
 - 3) Surplus (SHU) : Rp. 30.000.000.000.-
 - b. Member loan disbursements are targeted to reach Rp. 1,100,000,000,000.-

KOPERASI SIMPAN PINJAM MAKMUR MANDIRI
REKAP RENCANA ANGGARAN PENDAPATAN DAN BELANJA (RAPB)
TAHUN 2024

NO	KETERANGAN	ANGGARAN & REALISASI			RENCANA ANGGARAN 2024	G (%)
		ANGGARAN 2023	REALISASI 2023	%		
A	PENDAPATAN					
1	PENDAPATAN BUNGA	270.910.000.000	266.373.825.136	98,33%	300.100.000.000	12,66
2	PENDAPATAN ADMINISTRASI	66.317.000.000	72.427.980.821	109,21%	89.670.000.000	23,81
3	PENDAPATAN JASA LAIN-LAIN	22.910.000.000	22.474.147.269	98,10%	24.870.000.000	10,66
	TOTAL PENDAPATAN	360.137.000.000	361.275.953.226	100,32%	414.640.000.000	14,77
B	BEBAN POKOK USAHA					
1	BEBAN SIMPANAN ANGGOTA	162.890.000.000	154.710.096.986	94,98%	169.460.000.000	9,53
2	BEBAN ADMINISTRASI	25.049.000.000	28.315.793.282	113,04%	32.560.000.000	14,99
3	BEBAN BUNGA BANK	8.309.000.000	10.175.261.449	122,46%	11.000.000.000	8,11
	TOTAL BEBAN POKOK USAHA	196.248.000.000	193.201.151.717	98,45%	213.020.000.000	10,26
C	BEBAN UMUM DAN ADMINISTRASI					
1	BEBAN GAJI DAN TUNJANGAN	99.365.000.000	108.515.938.123	109,21%	118.080.000.000	8,81
2	BEBAN SEWA KANTOR	4.328.000.000	4.450.416.441	102,83%	4.670.000.000	4,93
3	BEBAN LISTRIK DAN AIR	2.420.000.000	2.221.607.719	91,80%	2.330.000.000	4,88
4	BEBAN TELEKOMUNIKASI	1.682.000.000	1.263.944.292	75,15%	1.320.000.000	4,43
5	BEBAN RAPAT ANGGOTA	1.060.000.000	2.478.052.362	233,78%	2.970.000.000	19,85
6	BEBAN TRANSPORTASI	11.139.000.000	11.608.586.206	104,22%	12.180.000.000	4,92
7	BEBAN ATK DAN CETAKAN	2.682.000.000	2.008.793.430	74,90%	2.310.000.000	14,99
8	BEBAN PENYUSUTAN & AMORTISASI	8.778.000.000	11.755.669.468	133,92%	13.510.000.000	14,92
9	BEBAN JAMUAN	2.729.000.000	2.479.723.883	90,87%	2.600.000.000	4,85
10	BEBAN RUMAH TANGGA KANTOR	4.054.000.000	5.007.777.157	123,53%	5.250.000.000	4,84
11	BEBAN SUMBANGAN	650.000.000	647.173.473	99,57%	670.000.000	3,53
12	BEBAN PERJINAN	100.000.000	843.007.498	843,01%	880.000.000	4,39
13	BEBAN PELATIHAN	800.000.000	101.680.000	12,71%	150.000.000	47,52
14	BEBAN PERAWATAN DAN PEMELIHARAN	2.373.000.000	3.705.635.649	156,16%	4.180.000.000	12,80
15	BEBAN LAINNYA	1.729.000.000	497.454.780	28,77%	520.000.000	4,53
	TOTAL BEBAN UMUM DAN ADMINISTRASI	143.889.000.000	157.585.460.481	109,52%	171.620.000.000	8,91
	TOTAL BIAYA	340.137.000.000	350.786.612.198	103,13%	384.640.000.000	9,65
	SHU DIHARAPKAN	20.000.000.000	10.489.341.028	52,45%	30.000.000.000	186,00

Source: Buku RAT KSP MM Tahun Buku 2023

KOPERASI SIMPAN PINJAM (KSP) MAKMUR MANDIRI
REALISASI SHU, ANGGOTA & ASSET TAHUN 2022 - 2023 & TARGET KERJA WILAYAH TAHUN 2024

NO	KANTOR WILAYAH	ASSET				PINJAMAN ANGGOTA				SIMPANAN ANGGOTA				2024
		2022	2023	TARGET 2024	G/N	2022	2023	TARGET 2024	G/N	2022	2023	TARGET 2024	G/N	
1	ROMULUS SUMBAGUT 1	41.102.629.549	47.897.102.493	65.000.000.000	36	9.102.544.985	11.459.397.111	19.000.000.000	66	38.786.714.056	45.595.695.380	60.000.000.000	32	1,5
2	SONDANG SUMBAGUT 2	119.138.188.906	145.456.256.532	180.000.000.000	24	9.067.828.888	19.507.478.677	28.500.000.000	46	112.111.418.762	133.140.466.891	170.000.000.000	28	1,5
3	ALUPEN SUMBAGUT 3	92.493.299.225	118.365.312.531	148.000.000.000	25	18.370.372.722	24.261.244.000	41.000.000.000	69	79.421.936.567	99.536.891.303	130.000.000.000	31	1,5
4	DEV ANAND SUMBAGUT 4	22.701.986.752	26.611.663.378	37.500.000.000	41	10.599.884.000	13.115.029.500	22.000.000.000	68	19.031.150.935	22.248.317.738	30.000.000.000	35	1,5
5	BONTOR SUMBAGTENG 1	14.412.177.234	20.751.681.347	29.600.000.000	43	10.394.005.000	14.173.380.500	24.000.000.000	69	9.271.066.893	13.757.545.573	19.000.000.000	38	1,5
6	VAN DIEMEN SUMBAGTENG 2	23.342.491.810	28.451.094.236	40.000.000.000	41	19.029.929.000	25.181.502.000	32.800.000.000	30	11.930.315.789	15.928.214.499	22.000.000.000	38	1,5
7	MANAMPEHON SUMBAGSEL	14.289.375.810	16.473.246.486	23.400.000.000	42	11.558.073.962	13.615.223.451	23.000.000.000	69	6.838.231.380	8.252.781.954	12.000.000.000	45	1,5
8	OSBEN BANTEN 1	20.970.178.953	23.014.523.915	34.500.000.000	50	16.961.393.000	18.228.929.500	30.000.000.000	65	11.113.938.659	13.007.535.179	18.000.000.000	38	1,5
9	BANGUN BANTEN 2	27.575.627.403	37.031.360.924	49.000.000.000	32	19.271.119.400	23.685.939.250	37.000.000.000	56	17.486.985.888	21.950.643.371	36.000.000.000	64	1,5
10	SUHARDI DKI	18.152.902.963	26.935.549.952	36.400.000.000	35	5.721.002.500	8.177.060.500	12.500.000.000	53	16.191.942.789	20.872.801.759	23.500.000.000	13	1,5
11	SALMEN JABAR 1	16.392.205.768	22.492.396.159	33.200.000.000	48	6.685.210.000	7.346.905.500	14.500.000.000	97	12.820.751.465	18.254.460.476	24.000.000.000	31	1,5
12	RIO RIKKI JABAR 2	40.007.440.335	45.709.861.154	62.800.000.000	37	10.883.667.533	12.856.684.252	21.500.000.000	70	18.844.774.827	41.375.690.203	54.000.000.000	31	1,5
13	SUDIRMAN JABAR 3	32.685.391.718	37.258.468.917	50.000.000.000	34	15.146.558.500	16.952.604.793	28.000.000.000	65	23.166.439.712	27.862.765.104	36.000.000.000	29	1,5
14	ARNOTH JABAR 4	52.953.556.592	61.170.802.777	81.500.000.000	33	22.316.912.500	25.192.802.422	35.000.000.000	39	35.552.373.679	50.852.426.303	64.000.000.000	26	1,5
15	SUKRIYANTO JABAR 5	16.566.140.420	17.999.615.705	28.000.000.000	56	12.983.691.377	14.505.714.334	25.000.000.000	72	7.977.765.920	10.296.966.790	15.000.000.000	46	1,5
16	DANIEL JABAR 6	19.986.785.501	22.729.685.478	32.500.000.000	43	14.659.574.911	15.143.432.457	25.000.000.000	85	10.545.064.231	11.223.772.355	16.000.000.000	43	1,5
17	HESTON JABAR 7	19.133.820.436	24.760.123.008	33.700.000.000	36	9.851.272.765	11.175.378.500	18.000.000.000	61	13.335.259.605	17.057.480.345	22.000.000.000	29	1,5
18	CHANDRO JABAR 8	17.858.515.245	21.767.602.965	30.800.000.000	41	15.380.845.000	19.440.428.800	28.800.000.000	48	6.994.447.314	8.703.649.922	14.000.000.000	61	1,5
19	RAHMAN JATENG	16.636.819.003	17.993.114.868	31.100.000.000	73	10.961.102.500	10.294.843.000	19.000.000.000	85	12.349.322.381	14.135.955.483	20.000.000.000	41	1,5
20	TONGGO DIY	6.917.861.411	8.876.629.286	15.300.000.000	72	4.275.401.004	5.659.931.500	11.000.000.000	94	6.292.003.229	7.622.627.194	14.000.000.000	84	1,5
21	JONI JATIM	14.025.339.316	15.288.501.683	23.500.000.000	54	10.034.276.666	10.855.881.000	21.500.000.000	98	8.338.597.496	10.884.400.381	15.000.000.000	38	1,5
22	JUSRI BALNT	6.235.820.996	13.362.163.315	20.000.000.000	50	5.682.933.568	6.662.810.500	14.000.000.000	110	5.425.685.533	8.367.076.589	14.000.000.000	67	1,5
23	ALI SODIKIN KALIMANTAN	6.238.700.996	11.491.322.328	19.000.000.000	65	4.386.404.000	6.852.572.500	13.000.000.000	90	4.046.291.546	7.815.452.887	14.000.000.000	79	1,5
24	RUDI INDOTIM	4.664.475.019	6.264.094.437	12.200.000.000	95	3.136.900.500	4.650.546.000	11.000.000.000	137	2.014.946.731	3.211.506.503	8.000.000.000	149	1,5
25	KANTOR PUSAT	495.667.578.000	518.577.765.413	683.000.000.000	32	135.067.430.444	193.018.419.049	194.900.000.000	1	225.542.748.595	220.514.691.748	349.500.000.000	58	1,5
	TOTAL	1.022.392.866.087	1.208.252.027.314	1.800.000.000.000	49	411.528.332.725	531.793.039.096	750.000.000.000	41	716.430.173.999	852.489.815.900	1.200.000.000.000	41	1,5

KOPERASI SIMPAN PINJAM (KSP) MAKMUR MANDIRI
REALISASI SHU, ANGGOTA & ASSET TAHUN 2022 - 2023 & TARGET KERJA WILAYAH TAHUN 2024

- Lampiran 2 -

KANTOR WILAYAH		SISA HASIL USAHA				ANGGOTA				VOLUME BISNIS				SDM	
NO	KODE	NAMA WILAYAH	2022	2023	TARGET 2024	G/N	2022	2023	TARGET 2024	G/N	2022	2023	TARGET 2024	G/N	SDM
1	001	SUMBAGUT 1	(550.080.292)	(570.698.344)	1.900.000.000	-	3.552	3.625	5.100	41	15.484.693.000	17.811.066.000	28.000.000.000	59	85
2	002	SUMBAGUT 2	719.540.628	2.056.189.034	3.550.000.000	-	8.929	9.832	12.100	-	13.859.802.000	25.964.376.000	32.250.000.000	29	107
3	003	SUMBAGUT 3	(1.029.133.359)	(1.494.911.368)	2.300.000.000	-	7.432	7.572	11.100	47	25.501.875.000	31.851.453.000	48.500.000.000	52	130
4	004	SUMBAGUT 4	407.902.286	870.855.900	2.200.000.000	153	3.209	3.756	4.900	30	18.362.095.000	22.929.135.000	27.750.000.000	21	59
5	005	SUMBAGTENG 1	1.331.730.301	2.501.463.368	3.100.000.000	24	2.509	2.991	4.100	37	34.372.977.000	42.046.910.000	51.000.000.000	21	53
6	006	SUMBAGTENG 2	2.607.966.160	4.829.114.863	6.100.000.000	26	4.268	5.444	7.250	33	47.145.690.000	60.084.150.000	68.000.000.000	13	87
7	007	SUMBAGSEL	(974.100.048)	430.151.169	1.500.000.000	249	3.179	3.638	4.800	32	27.281.316.000	36.090.835.000	41.000.000.000	14	56
8	008	BANTEN 1	4.340.087.096	5.117.753.840	6.300.000.000	23	3.129	3.799	5.400	42	55.878.115.000	61.040.065.000	73.500.000.000	20	70
9	009	BANTEN 2	3.546.381.182	5.892.291.602	6.500.000.000	10	4.420	5.101	6.750	32	59.527.050.000	73.586.770.000	77.000.000.000	5	85
10	010	DKI	724.656.873	871.531.943	1.400.000.000	61	1.707	2.924	4.100	40	18.240.850.000	26.412.085.000	33.500.000.000	27	59
11	011	JABAR 1	(939.435.459)	(1.233.487.127)	800.000.000	-	1.484	1.798	3.600	100	11.383.020.000	12.380.032.000	19.900.000.000	48	50
12	012	JABAR 2	2.522.853.829	2.512.518.864	3.700.000.000	47	2.934	3.295	4.550	38	33.942.850.000	35.079.240.000	43.000.000.000	23	81
13	013	JABAR 3	3.366.032.526	4.402.026.114	5.500.000.000	25	3.838	4.585	5.550	21	42.737.428.000	51.488.910.000	59.500.000.000	18	80
14	014	JABAR 4	5.897.545.259	7.002.509.719	8.500.000.000	21	4.559	4.817	6.800	37	72.184.381.000	77.884.375.000	90.500.000.000	16	87
15	015	JABAR 5	854.080.019	1.343.740.695	2.800.000.000	108	2.867	3.323	4.400	32	32.055.550.000	36.731.485.000	42.500.000.000	16	59
16	016	JABAR 6	1.556.869.215	2.395.459.644	3.300.000.000	38	3.436	3.692	5.500	49	40.522.040.000	44.589.860.000	48.000.000.000	1	77
17	017	JABAR 7	1.264.946.161	1.890.635.724	2.100.000.000	11	2.910	3.596	4.500	27	24.178.840.000	27.878.720.000	34.000.000.000	22	51
18	018	JABAR 8	1.968.614.352	2.763.103.609	3.900.000.000	41	3.315	4.143	5.500	33	40.569.405.000	44.888.105.000	53.000.000.000	18	89
19	019	JATENG	(1.274.102.155)	(372.440.549)	1.350.000.000	-	4.149	4.121	6.500	58	31.120.256.000	30.243.170.000	36.000.000.000	19	82
20	020	DIY	(440.106.165)	(538.688.236)	600.000.000	-	1.975	2.780	3.600	29	12.582.485.000	15.381.750.000	18.500.000.000	21	42
21	021	JATIM	(47.910.195)	1.120.309.468	2.200.000.000	96	2.994	3.349	4.600	37	30.752.165.000	37.510.406.000	43.500.000.000	18	58
22	022	BALIK	(293.287.449)	(273.709.594)	400.000.000	-	1.983	2.476	3.800	53	14.536.000.000	18.140.025.000	24.500.000.000	28	50
23	023	KALIMANTAN	(1.539.123.900)	(920.549.291)	500.000.000	-	1.299	1.437	3.000	109	11.779.385.000	15.630.320.000	18.500.000.000	25	40
24	024	INDOTIM	(642.660.368)	(562.609.050)	650.000.000	-	928	1.348	2.450	82	8.834.525.000	13.883.000.000	18.000.000.000	29	34
25	000	KANTOR PUSAT	(16.690.036.570)	(28.523.231.075)	(41.150.000.000)	-	2.862	3.774	5.200	38	81.368.111.000	83.820.879.000	73.500.000.000		59
TOTAL			6.719.209.927	10.689.341.028	30.000.000.000	196	82.919	97.216	135.000	38	784.337.862.000	953.467.242.000	1.100.000.000.000	19	1.840

KOPERASI SIMPAN PINJAM MAKMUR MANDIRI (KMM)
RENCANA KERJA THN 2024 SD 2030 (MENYAMBUT USIA 21 TAHUN KMM DI 2030)

- Lampiran 1b -

NO	URAIAN	2022	2023	2024	2025	2026	2027	2028	2029	2030
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1.	Kantor Cabang	180	188	195	202	210	217	225	232	240
2.	Provinsi	24	25	26	27	28	30	31	32	34
3.	Koordinat Wilayah	24	24	24	24	24	24	24	24	24
4.	Karyawan	1.351	1.456	1.640	1.700	1.800	1.900	2.000	2.100	2.200
5.	Asset	1.022.392.866.086	1.208.252.027.314	1.800.000.000.000	2.300.000.000.000	2.800.000.000.000	3.300.000.000.000	3.800.000.000.000	4.400.000.000.000	5.000.000.000.000
6.	Sisa Hasil Usaha	6.719.209.927	10.489.341.028	30.000.000.000	40.000.000.000	50.000.000.000	60.000.000.000	70.000.000.000	85.000.000.000	100.000.000.000
7.	Anggota	82.918	97.216	135.000	145.000	160.000	180.000	200.000	220.000	240.000
8.	Modal/ Ekuitas									
a.	Simp Pokok	87.916.000.000	97.216.000.000	135.000.000.000	145.000.000.000	160.000.000.000	180.000.000.000	200.000.000.000	220.000.000.000	240.000.000.000
b.	Simp Wajib	29.315.725.000	35.789.800.000	50.000.000.000	55.000.000.000	60.000.000.000	65.000.000.000	70.000.000.000	75.000.000.000	80.000.000.000
c.	Cadangan, dll	101.526.707.144	105.866.530.901	120.000.000.000	125.000.000.000	130.000.000.000	135.000.000.000	140.000.000.000	145.000.000.000	150.000.000.000
	Jumlah	218.760.432.144	238.872.330.901	305.000.000.000	325.000.000.000	350.000.000.000	385.000.000.000	420.000.000.000	475.000.000.000	550.000.000.000
9.	Dana Simpanan Sukarel									
a.	SS Berjangka/SBM	524.541.745.872	614.041.210.116	890.000.000.000	1.000.000.000.000	1.200.000.000.000	1.400.000.000.000	1.600.000.000.000	1.800.000.000.000	2.000.000.000.000
b.	SS Mandiri/SKM	54.412.731.389	71.233.453.954	70.000.000.000	80.000.000.000	90.000.000.000	100.000.000.000	110.000.000.000	120.000.000.000	130.000.000.000
c.	SS Berencana	36.048.940.267	41.216.800.810	45.000.000.000	50.000.000.000	55.000.000.000	60.000.000.000	65.000.000.000	70.000.000.000	75.000.000.000
d.	SS Karyawan KMM	3.815.897.985	3.505.779.841	5.000.000.000	6.000.000.000	7.000.000.000	8.000.000.000	9.000.000.000	10.000.000.000	11.000.000.000
e.	SS MURI	2.427.338.328	2.685.618.856	5.000.000.000	6.000.000.000	7.000.000.000	8.000.000.000	9.000.000.000	10.000.000.000	11.000.000.000
	Jumlah	621.246.853.841	737.682.654.577	1.015.000.000.000	1.142.000.000.000	1.255.000.000.000	1.375.000.000.000	1.495.000.000.000	1.615.000.000.000	1.735.000.000.000
10.	Dana Kas, Bank, Depos									
a.	Kas	3.296.277.477	3.046.188.000	3.700.000.000	4.000.000.000	4.200.000.000	4.400.000.000	4.600.000.000	4.800.000.000	5.000.000.000
b.	Bank	83.101.327.809	58.000.712.613	42.000.000.000	44.000.000.000	46.000.000.000	48.000.000.000	50.000.000.000	52.000.000.000	54.000.000.000
c.	Deposito	40.000.000.000	35.000.000.000	50.000.000.000	55.000.000.000	60.000.000.000	65.000.000.000	70.000.000.000	75.000.000.000	80.000.000.000
	Jumlah	126.497.605.286	96.046.900.613	95.700.000.000	102.000.000.000	110.200.000.000	117.400.000.000	124.600.000.000	131.800.000.000	139.000.000.000
11.	Pinjaman Anggota									
a.	Volume Bisnis	784.337.802.000	953.467.242.000	1.100.000.000.000	1.600.000.000.000	1.900.000.000.000	2.100.000.000.000	2.400.000.000.000	2.700.000.000.000	3.000.000.000.000
b.	Baki Debet Pinjaman	411.528.332.725	531.793.039.056	750.000.000.000	1.200.000.000.000	1.400.000.000.000	1.600.000.000.000	1.800.000.000.000	2.000.000.000.000	2.200.000.000.000
c.	Peminjam Aktif	62.368	65.277	80.000	85.000	90.000	95.000	100.000	105.000	110.000
12.	Kemacetan/NPL									
a.	NPL Orang	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%
b.	NPL Dana	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%	1,50%
13.	Jasa Pinjaman	1,0 sd 2,30 % / Bln	0,8 sd 2,0 % / Bln	0,8 sd 2,00 % / Bln	0,8 sd 2,00 % / Bln	0,7 sd 1,90 % / Bln	0,7 sd 1,90 % / Bln	0,6 sd 1,80 % / Bln	0,6 sd 1,80 % / Bln	0,5 sd 1,75 % / Bln
14.	Jasa Simpanan	sd 10,0 % / 1hn	sd 9,0 % / 1hn	sd 9,0 % / 1hn	sd 9,0 % / 1hn	sd 8,75 % / 1hn	sd 8,75 % / 1hn	sd 8,50 % / 1hn	sd 8,50 % / 1hn	sd 8,25 % / 1hn

CONCLUSION

In summary, the conclusions are as follows:

- Throughout 2023, the performance of KSP Makmur Mandiri in terms of member loans, savings, and business volume output was quite satisfactory compared to the achievements of 2022.
- The analysis results indicate that the management governance and performance of KSP Makmur Mandiri in terms of the number of members, membership growth, Savings and Loan (SHU), and assets in 2023 were better compared to 2022.
- Based on several field findings, the disbursement of loans following evaluations of each management governance and branch office performance needs improvement or optimization. Document requirements such as administrative criteria still lack selectivity, credit analysis for borrowing members has not proceeded as expected, and field surveys for borrowing members need to be maximized.

4. In management governance and performance, officials should optimize operational strategies such as Input, Process, Output, Outcome, Benefit, and Inspection (IPOOBI) to achieve better outcomes in 2024.
5. To improve the performance of each branch office in controlling member loan delinquency (Non-Performing Loans (NPL) below 1.5%), collection efforts should be maximized and the progress of NPLs should be continuously evaluated.
6. To enhance management governance and performance, field personnel need to change mindsets and paradigms in navigating competitive challenges and consistently transform challenges into opportunities to win the competition and achieve maximum output.

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