

## FISHERIES COOPERATIVE FINANCIAL REPORT BINA USAHA MAJU GAMPUNG BLANG NALEUNG MAMEH KECAMATAN MUARA SATU KOTA LHOKSEUMAWE

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### Abstract

Cooperatives as an economic system play a very important role in increasing the income and income distribution of its members. Cooperatives are companies that must be able to provide economic services to their members and the surrounding community. Cooperative performance can be seen from the financial reports. This study aims to determine the finance of Fishery Cooperatives for advanced business development. This can be obtained by analyzing the financial statements of cooperatives. This study used several techniques, namely interviews, questionnaires and observation. The location is in the village of Blang Naleung Mameh, Muara sub-district, North Aceh district. The results of this study show that the results of the 2018 financial statements have decreased.

**Keywords:** *cooperatives, finance, financial performance, financial reports*

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### 1. INTRODUCTION

Cooperatives are one of the three elements of the business world in Indonesia, namely State-Owned Enterprises, Private Companies and Cooperatives. According to Law Number 25 of 1992, "cooperatives are business entities consisting of people or cooperative legal entities with the basis of their activities based on cooperative principles, as well as a people's economic movement based on the principle of kinship". Compared to other elements of the business world, cooperatives are economic institutions that are compatible with the spirit of Indonesian society, namely the principle of kinship. Kinship is a principle that is in accordance with the spirit and personality of the nation and has been rooted in the human soul.

Fishermen's poverty alleviation can be done by developing fisheries and fishermen cooperatives. Fisheries service fishery cooperatives whose members consist of fishing communities in each location have an important place and position in the management of fishery resources. The fishing community and its fishery cooperatives still hold solidarity as well as customs and culture regarding the utilization of fishery resources. This type of cooperative operates in the primary cooperative type. Primary cooperatives are cooperatives that are established and consist of individuals where the members are people who want to join voluntarily.

Fishery cooperatives are an alternative that fishermen can choose to join in. In addition, fishermen will also receive services from cooperatives, can improve welfare, make fisheries cooperatives a forum for organization, broaden horizons and information for the benefit of fishermen themselves. Gampong Blang Naleung Mameh, Muara Satu, Lhokseumawe City. This cooperative whose members work as fishermen for the coastal community around the location. The cooperative's activities include providing the daily needs of fishermen/boat owners, fish auctions, and savings and loan facilities.

Fishery cooperatives that aim to promote the welfare of members in particular and society in general and participate in developing the national economy in order to create an advanced, just and prosperous society based on Pancasila and the 1945 Constitution. empower the community's economy.

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It turns out that people who work as fishermen are not only elderly people, but many young people aged 17-25 years are also working as fishermen. Generally, they are children of fishing families who work as fishermen who sometimes still sit on the bench. Coastal village communities, especially small fishermen are basically a group of people whose lives are very dependent on marine products. As also in farming communities whose lives depend on the rhythm of the seasons, the ups and downs of the survival of small fishing families are greatly influenced by the harvest season and fish famine. When the sea conditions are unfriendly and the fish tend to hide on the seabed, at that time rizki feels tight and small fishermen's families then have to live very economically, even lacking.

## 2. THEORETICAL REVIEW

### Cooperative

Cooperatives literally come from English, namely Cooperation which consists of two syllables, namely "co" which means together and "operation" which can be interpreted as work. So overall cooperatives can be interpreted as working together. In general, a cooperative is a group of people who work together to improve common welfare.

The definition of cooperatives according to Law No. 17 of 2012 article 1 concerning cooperatives, cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital to run a business, which fulfills shared aspirations and needs in the economic, social and culture in accordance with the values and principles of cooperatives.

According to Lintang Gigih (2017: 15), cooperatives are associations of people who recognize the existence of certain needs that are the same among them. The needs in individual groups are sought to fulfill all through joint efforts in cooperatives, so that person forms a group voluntarily with awareness of shared needs, so that in carrying out cooperative activities there is no coercion, threats or interference from other parties.

### Financial statements

According to Valeria (2016), financial statements are a tool for presenting finances sequentially or in stages from the financial position and financial performance of a cooperative. Financial statements are information that describes the financial condition of a company, and is used on an ongoing basis regarding this information which is used as a description or condition of the company's financial performance (Fahmi, 2011:

According to Sutrisno (2009: 53), financial statements are the final process of the accounting cycle which consists of two reports, namely the balance sheet and income statement. Financial statements are basically the end result of the accounting process which is used as a medium of communication between financial data or activities of a company with interested parties (Munawir 2012: 2). From this opinion, it can be concluded that financial statements are information relating to financial circumstances or conditions in a certain period, the final results of which are used in terms of making a decision. Basically, financial reports are a result

according to Fahmi (2011: 5), the purpose of financial reports is to show a picture of information to those who need it about the situation in a company that can be assessed by numbers.

### financial performance

According to Rudianto (2013: 189) financial performance is the result or achievement that has been achieved by company management in carrying out its function of managing company assets effectively for a certain period.

According to Fahmi (2018: 142) financial performance is an analysis carried out to see how far a company has carried out using the rules of financial implementation properly.

According to Mulyadi (2007: 2) financial performance is the periodic determination of the operational effectiveness of an organization and its employees based on predetermined targets, standards and criteria.

according to Wiratna (2017: 71) financial performance is the result of an evaluation of the work that has been completed, the results of the work are compared with the criteria that have been set together.

### **finance**

According to (Ridwan and Inge, 2003) Finance is the science and art of managing money which affects the life of every organization. Finance deals with the processes, institutions, markets and instruments involved in the transfer of money between individuals as well as between business and government.

According to Harapan (2015: 105) financial statements describe the financial condition and results of operations of a company at a certain time or a certain period of time, while the types of financial reports that are commonly known are balance sheets or profit or loss reports or business results.

According to Barlian (2012: 34) the notion of finance is the science and art of managing money that affects the lives of everyone and every organization. Finance deals with the processes, institutions, markets and instruments involved in the transfer of money between individuals as well as between businesses and governments.

In the opinion of Riyanto (2009: 57) finance is spending which includes the whole effort to prepare and manage the withdrawal and use of funds which here also includes planning and its implementation. Sundjaja (2002: 34) states that finance is a science and art

Sundjaja (2002:34) states that finance is the science and art of managing money, which affects the lives of everyone and every organization. According to Ibnu (2003:37) finance is something related to money. Finance also means payment and financing issues for both personal and organizational needs.

## **3. IMPLEMENTATION METHOD**

### **Method of collecting data**

Data collection techniques can be carried out using several techniques, namely interviews, questionnaires, observation and a combination of the three. The technique used by researchers in collecting data using a questionnaire. The questionnaire (questionnaire) is a data collection technique that is carried out by giving a set of questions or written statements to the respondent to be responsible. (sugiono 2017:142)

### **Data Types and Sources**

This type of research is field research, which is to obtain data from direct field research on cooperative finance for advanced business development. This research uses a descriptive approach, namely, to seek answers fundamentally about cooperative finance. This field research approach aims to obtain answers to the problems contained in the problem formulation to be presented and analyzed in depth later.

### **Population**

The population is the area of generalization that occurs from objects or subjects that become a certain quantity and nature set by the researcher to be studied and then conclusions are drawn, the population is very happy with the data and is the totality of all possible values. both the results of calculations and quantitative and qualitative measurements of characteristics related to a complete set of objects (Rumengan, 2013: 51). Population is defined as a general area that is the focus of a study, which contains elements of the object or subject, as well as certain characteristics that have been determined by the researcher (Sugiyono, 2010: 78). In this study, the population is the chairman cooperatives and the secretary of cooperatives for advanced business development, totaling 2 people.

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### Sample

The case study for the population in this study was taken from the fisheries co-op for the development of advanced business in the village of Blang Naleung Mameh, the two agencies were considered appropriate because they had the same goal. Where the tendency of this sample is based on the calculation of the saturated sampling formula, namely the sampling technique when all members of the population are sampled, this is done if the population is relatively small, less than 30, or the research wants to make generalizations with very small errors. The number of samples in this study were 2 people which constituted the entire population. The sampling technique in this study used a saturated sampling technique. Saturated sampling technique is a sampling technique when all members of the population are sampled (Sugiyono, 2022: 85).

### Data collection technique

Data collection techniques are the most strategic steps in research, because the main purpose of research is to obtain data. Data collection techniques can be carried out using several techniques, namely observation, interviews, questionnaires, documentation and a combination of the four. Techniques used by researchers in collecting data using questionnaires and documentation.

## 3. RESULTS AND DISCUSSION

### Respondent Data

Cooperative financial reporting standards refer to the general guideline for real sector cooperative accounting NUMBER 12/Per/M.KUKM/IX/2015, stating that real sector cooperatives that do not have public accountability, are required to have their financial reports refer to the Financial Accounting Standards for Entities Without Public Accountability (SAK -ETAP).

Cooperative financial reports presented in the Gplus Cooperative Accounting Software have adjusted the cooperative financial report format to the SAK-ETAP financial reporting standards.

Cooperative financial reports consist of:

- Transaction
- Beginning Trial Balance
- Ledger
- Trial balance
- Adjusting journal entry
- Profit and Loss Report and Balance Sheet
- Report on Distribution of Remaining Results of Operations

### 1 Transaction

#### Gampong Blang Naleung Mameh Kecamatan Muara Satu Kota Lhokseumawe transaction

31 Desember 2018

Tanggal		Keterangan	Jumlah
Januari 2018	1	Simpanan wajib anggota	Rp. 570.000
	20	Biaya listrik	Rp. 115.200
Februari	1	Simpanan wajib anggota	Rp. 570.000
	20	Biaya listrik	Rp. 117.700
Maret	1	Simpanan wajib anggota	Rp. 570.000

	20	Biaya listrik	Rp. 110.100
April	1	Simpanan wajib anggota	Rp. 570.000
	20	Biaya listrik	Rp. 111.500
Mei	1	Simpanan wajib anggota	Rp. 570.000
	20	Biaya listrik	Rp. 123.400
Juni	1	Simpanan wajib anggota	Rp. 570.000
	4	Biaya pengerokan tambak	Rp.26.000.000
	5	Belanja pipa dan pagar	Rp. 675.000
	6	Biaya konsumsi	Rp. 20.000
	6	Belanja paku	Rp. 50.000
	6	Biaya ongkos tukang	Rp. 150.000
	15	Belanja paket sembako anggota	Rp.4.000.000
	20	Biaya listrik	Rp. 125.200
Juli	1	Simpanan wajib anggota	Rp. 570.000
	2	Belanja kawat koja pagar	Rp. 150.000
	5	Belanja jaring pagar	Rp. 200.000
	15	Biaya SPT tahunan koperasi	Rp. 500.000
	20	Laporan LPJ pengerokan tambak	Rp. 100.000
	20	Biaya listrik	Rp. 115.200
Agustus	1	Simapanan wajib anggota	Rp. 570.000
	5	Biaya pamflet koperasi	Rp. 200.000
	7	Belanja tali plastik	Rp. 30.000
	8	Biaya konsumsi pengukur lahan	Rp. 20.000
	20	Biaya listrik	Rp. 100.200
	20	Bayar ongkos jaga boat	Rp. 100.000
September	1	Simpanan wajib anggota	Rp. 570.000
	2	Biaya konsumsi pekerja pagar	Rp. 35.000
	3	Baiaya tali 1 bal	Rp. 60.000
	7	Ongkos gali pipa pagar	Rp. 300.000
	7	Ongkos bikin pagar	Rp. 100.000
	15	Beli kawat koja pagar	Rp. 25.000
	15	Ongkos bikin pagar	Rp. 150.000
	20	Biaya listrik	Rp. 107.500
Oktober	1	Simpanan wajib anggota	Rp. 570.000
	11	Uang minum penyuluh koperasi	Rp. 50.000
	17	Biaya kartukusuka	Rp. 150.000
	20	Biaya listrik	Rp. 95.350
November	1	Simpanan wajib anggota	Rp. 570.000
	12	Biaya pelatihan ke Banda Aceh	Rp. 100.000
	18	Pengurus boat ke Bireun	Rp. 100.000
	18	Pengurusan wispinoer	Rp. 100.000
	19	Pengurusan alat panggil ikan	Rp. 100.000
	20	Ongkos ambil konsumsi	Rp. 200.000
	20	Biaya listrik	Rp. 123.450

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Desember	1	Simpanan wajib anggota	Rp. 570.000
	20	Biaya listrik	Rp. 98.765

## 2. Beginning Trial Balance

<b>KOPERASI PERIKANAN BINA USAHA MAJU</b> <b>Gampong Balang Naleung Mameh Kecamatan Muara Satu Kota Lhoksemawe</b> <b>Beginning Trial Balance</b> <b>Per 01 Januari 2018</b>			
<b>AKTIVA</b>		<b>PASIVA DAN SIMPANAN</b>	
<b>AKTIVA LANCAR</b>		<b>HUTANG LANCAR</b>	
Kas	Rp 21.520.000,00	Hutang	
Bank	Rp 400.000,00		
Piutang		<b>SIMPANAN</b>	
Persediaan	Rp 5.000.000,00	Simpanan Sukarela	
Investasi		Simpanan Pokok	Rp 1.000.000,00
<b>JUMLAH</b>	<b>Rp 26.920.000,00</b>	Simpanan Wajib	Rp 20.520.000,00
		Dana Pendidikan	
		Bantuan Kementrian	
		Bantuan Dana Bergilir	
		Donasi/Hibah	
		Cadangan	Rp 400.000,00
		<b>JUMLAH</b>	<b>Rp 21.920.000,00</b>
<b>AKTIVA TETAP</b>		<b>MODAL</b>	
Inventaris	Rp 10.000.000,00	Modal Penyertaan	Rp 15.000.000,00
Sewa Gedung		Pendapatan Usaha	
Gedung Waserda		<b>JUMLAH</b>	<b>Rp 15.000.000,00</b>
Workshop			
Akm.			
Penyusutan			
<b>JUMLAH</b>	<b>Rp 10.000.000,00</b>	<b>TOTAL PASSIVA</b>	<b>Rp 36.920.000,00</b>
<b>TOTAL AKTIVA</b>	<b>Rp 36.920.000,00</b>		

### 3. Ledger

**KOPERASI PERIKANAN BINA USAHA MAJU**  
**Gampong Blang Naleung Mameh Kecamatan Muara Satu Kota**  
**Lhoksemawe**  
**Ledger**  
**Per 31 Desember 2018**

TANGGAL	KETERANGAN	REF	DEBET	KREDIT	SALDO DEBET
01/01/2018	Saldo		Rp 36.920.000,00		Rp 36.920.000,00
01/01/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 37.490.000,00
20/01/2018	Biaya Listrik			Rp 115.200,00	Rp 37.374.800,00
01/02/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 37.944.800,00
20/02/2018	Biaya Listrik			Rp 117.700,00	Rp 37.827.100,00
01/03/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 38.397.100,00
20/03/2018	Biaya Listrik			Rp 110.100,00	Rp 38.287.000,00
01/04/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 38.857.000,00
20/04/2018	Biaya Listrik			Rp 111.500,00	Rp 38.745.500,00
01/05/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 39.315.500,00
20/05/2018	Biaya Listrik			Rp 123.400,00	Rp 39.192.100,00
01/06/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 39.762.100,00
04/06/2018	Biaya Pengerokan Tambak			Rp 26.000.000,00	Rp 13.762.100,00
05/06/2018	Belanja Pipa dan Pagar			Rp 675.000,00	Rp 13.087.100,00
06/06/2018	Biaya Konsumsi			Rp 20.000,00	Rp 13.067.100,00
06/06/2018	Belanja Paku			Rp 50.000,00	Rp 13.017.100,00
06/06/2018	Biaya Ongkos Tukang			Rp 150.000,00	Rp 12.867.100,00
15/06/2018	Belanja Paket Sembako			Rp 4.000.000,00	Rp 8.867.100,00
20/06/2018	Biaya Listrik			Rp	Rp



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				125.200,00	8.741.900,00
01/07/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 9.311.900,00
02/07/2018	Belanja Kawat Koja Pagar			Rp 150.000,00	Rp 9.161.900,00
05/07/2018	Belanja Jaring Pagar			Rp 200.000,00	Rp 8.961.900,00
15/07/2018	Biaya SPT Tahunan Koperasi			Rp 500.000,00	Rp 8.461.900,00
20/07/2018	Laporan LPJ Pengerokan Tambak			Rp 100.000,00	Rp 8.361.900,00
20/07/2018	Biaya Listrik			Rp 115.200,00	Rp 8.246.700,00
01/08/2018	Simpana Wajib Anggota		Rp 570.000,00		Rp 8.816.700,00
05/08/2018	Biaya Pamphlet Koperasi			Rp 200.000,00	Rp 8.616.700,00
07/08/2018	Belanja Tali Plastik			Rp 30.000,00	Rp 8.586.700,00
08/08/2018	Biaya Konsumsi Pengukur Lahan			Rp 20.000,00	Rp 8.566.700,00
20/08/2018	Biaya Listrik			Rp 100.200,00	Rp 8.466.500,00
20/08/2018	Bayar Ongkos Jaga Boat			Rp 100.000,00	Rp 8.366.500,00
01/09/2018	Simpanan Wajib Anggota		Rp 570.000,00		Rp 8.936.500,00
02/09/2018	Biaya Konsumsi Pekerja Pagar			Rp 35.000,00	Rp 8.901.500,00
03/09/2018	Belanja Tali 1 Bal			Rp 60.000,00	Rp 8.841.500,00
07/09/2018	Ongkos Gali Pipa pagar			Rp 300.000,00	Rp 8.541.500,00
07/09/2018	Ongkos Bikin Pagar			Rp 100.000,00	Rp 8.441.500,00
15/09/2018	Beli Kawat Koja			Rp 25.000,00	Rp 8.416.500,00
15/09/2018	Ongkor Bikin Pagar			Rp 150.000,00	Rp 8.266.500,00
20/09/2018	Biaya Listrik			Rp 107.500,00	Rp 8.159.000,00
01/10/2018	Simpana Wajib Anggota		Rp		Rp



			570.000,00		8.729.000,00
11/10/2018	Uang Minum Penyuluh Koperasi			Rp 50.000,00	Rp 8.679.000,00
17/10/2018	Biaya Kartu Kusuka			Rp 150.000,00	Rp 8.529.000,00
20/10/2018	Biaya Listrik			Rp 95.350,00	Rp 8.433.650,00
01/11/2018	Simpanan Wajib Anggota		Rp 570.000,00		Rp 9.003.650,00
12/11/2018	Biaya Pelatihan Kebanda Aceh			Rp 100.000,00	Rp 8.903.650,00
18/11/2018	Penguruan Boat Kebireun			Rp 100.000,00	Rp 8.803.650,00
18/11/2018	Pengurusan Wispinoer			Rp 100.000,00	Rp 8.703.650,00
19/11/2018	Pengurusan Alat Panggil Ikan			Rp 100.000,00	Rp 8.603.650,00
20/11/2018	Ongkos ambil Konsumsi			Rp 200.000,00	Rp 8.403.650,00
20/11/2018	Biaya Listrik			Rp 123.450,00	Rp 8.280.200,00
01/12/2018	Simpanan Wajib Anggota		Rp 570.000,00		Rp 8.850.200,00
20/12/2018	Biaya Listrik			Rp 98.765,00	<b>Rp 8.751.435,00</b>

#### 4. Trial balance

**KOPERASI PERIKANAN BINA USAHA MAJU**  
**Gampong Balang Naleung Mameh Kecamatan Muara Satu Kota Lhoksemawe**  
**Trial balance**  
**Per 31 Desember 2018**

No	KETERANGAN	REF	DEBET	KREDIT
	Kas		Rp 8.751.435,00	
	Bank		Rp 400.000,00	
	Piutang			
	Persediaan		Rp 5.000.000,00	
	Investasi			
	Hutang			
	Modal Penyertaan			Rp 15.000.000,00
	Simpanan Pokok			Rp 1.000.000,00

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	Sipanan Wajib			Rp 12.000.000,00
	Simpanan Sukarela			
	Penjualan			
	Pembelian		Rp 10.000.000,00	
	Inventaris			
	Akm.Penyusutan			
	Sewa Gedung			
	Bantuan Kementrian			

**5. Adjusting journal entry**

**KOPRASI PERIKANAN BINA USAHA MAJU**  
**Gampong Blang Naleung Mameh Kecamatan Muara Satu Kota Lhokseumawe**  
**Adjusting journal entry**  
**31 Desember 2018**

Tanggal	Keterangan	Ref	Debet	Kredit
31-12-2018	Ikhtisara Laba Rugi		Rp.5000.000	
	Persediaan Barang			Rp.5000.000
31-12-2018	persediaan		Rp.5000.000	
	Ikhtisar Rugi Laba			Rp.5000.000

## 6. Income statement

### LAPORAN LABA/RUGI KOPERASI PERIKANAN BINA USAHA MAJU 31 Des-18

<b>PENJUALAN</b>				
Harga pokok barang yang dijual				
Persediaan awal	Rp	5.000.000,00		
Pembelian				
Potongan Pembelian	Retur Pembelian		Rp	5.000.000,00
Barang yang tersedia untuk dijual			Rp	5.000.000,00
Persediaan Akhir			Rp	5.000.000,00
<b>Harga pokok barang yang di jual</b>				
<b>BIAYA-BIAYA</b>				
Biaya Gaji				
Biaya Listrik	Rp	1.343.565,00	Biaya Lain-lain	Rp
2.905.000,00				
Biaya Foto Copy				
Biaya Rapat				
	Biaya Transportasi		<b>TOTAL SELURUH BIAYA</b>	
<b>TOTAL SISA HASIL USAHA (SHU)</b>				

## 7. Report on the Distribution of the Remaining Results of Operations

### KOPERASI PERIKANAN BINA USAHA MAJU Gampong Blang Naleung Mameh Kecamatan Muara Satu Kota Lhokseumawe Report on the Distribution of the Remaining Results of Operations 31 Desember 2018

No	Alokasi Sisa Hasil Usaha	Persentase SHU	Total SHU	Perolehan SHU
1	Cadangan Koperasi	25%	751.453	187.859
2	Anggota	45%	751.453	338.146
3	Pendidikan Anggota dan Pengurus	5%	751.453	37.572
4	Insentif Pengurus dan Pengawas	15%	751.453	112.715
5	Insentif Manager dan Karyawan	10%	751.453	75.144
	<b>JUMLAH</b>	<b>100%</b>		<b>751.435</b>

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#### 4. CONCLUSION

The existence of fisheries cooperatives is very helpful in meeting the needs of its members and the surrounding community such as basic assistance, capital, credit or loans, sales, fishermen's needs at sea and so on. The existence of cooperatives also provides benefits in other fields, such as education, community infrastructure development, health and various community activities. The existence of fisheries cooperatives is very helpful in meeting the needs of its members and the surrounding community such as basic assistance, capital, credit or loans, sales, fishermen's needs at sea and so on. The existence of cooperatives also provides benefits in other fields, such as education, community infrastructure development, health and various community activities.

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