KOPERASI KARYA CENDANA
SITIARJO - SUMBERMANJINGWETAN - MALANG
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# LAPORAN KEUANGAN DAN STATISTIK BULANAN SIMPAN PINJAM

**Bulan : OKTOBER 2026**

| Perkiraan | SEPTEMBER 2026 | OKTOBER 2026 | Perkiraan | SEPTEMBER 2026 | OKTOBER 2026 |
|---|---|---|---|---|---|
| 1 - Aktiva | | | 3 - Pendapatan | | |
| 01 - Aktiva Lancar | | | 07 - Pendapatan Usaha Pokok | | |
| 01.100 - Kas | 274.365.000 | 329.334.000 | 07.600 - Jasa Pinjaman | 1.340.328.654 | 1.482.482.368 |
| 01.120 - Bank | 706.373.582 | 1.144.503.853 | 07.603 - Administrasi Pinjaman | 32.547.050 | 36.355.800 |
| 01.125 - CUSO | 7.852.194 | 4.328.294 | 07.604 - Admin Keterlambatan | 1.041.900 | 1.192.400 |
| 01.130 - PUSKOPDIT | 968.630.304 | 968.765.765 | Total Pendapatan Usaha Pokok | 1.373.917.604 | 1.520.030.568 |
| 01.132 - Kopdit Patitis Sae | 189.475.476 | 166.220.051 | 08 - Pendapatan Lain | | |
| 01.135 - Koperasi Prajurid | 1.437.000 | 1.437.000 | 08.610 - Jasa Bank | 429.945 | 469.259 |
| 01.136 - CU Rahayu | 660.000.000 | 660.000.000 | 08.612 - Jasa Pinjaman Unit Elektronik | 17.660.000 | 19.740.000 |
| 01.150 - Pinjaman yang diberikan | 12.460.191.950 | 12.577.086.179 | 08.613 - Bunga Sibuhar Puskopdit | 5.127.819 | 5.303.424 |
| 01.159 - Akumulasi Penyisihan Piutang | -122.000.000 | -122.000.000 | 08.614 - Deviden Puskopdit | 6.322.600 | 6.322.600 |
| 01.165 - BYHD | 495.733.820 | 495.733.820 | 08.615 - Bunga Tabungan Berjangka | 15.600.000 | 15.600.000 |
| 01.167 - Persediaan Barang | 29.797.175 | 27.673.175 | 08.616 - Bunga Simpanan Harian | 10.192.930 | 11.123.648 |
| 01.170 - Pembayaran Sementara | 105.613.846 | 135.827.846 | 08.630 - Pendapatan Rupa-rupa | 28.274.408 | 31.366.097 |
| Total Aktiva Lancar | 15.777.470.347 | 16.388.909.983 | Total Pendapatan Lain | 83.607.702 | 89.925.028 |
| 02 - Investasi | | | | | |
| 02.201 - Investasi Tanah | 3.845.990.594 | 3.874.490.594 | | | |
| Total Investasi | 3.845.990.594 | 3.874.490.594 | | | |
| 03 - Aktiva Tetap | | | | | |
| 03.300 - Tanah | 75.000.000 | 75.000.000 | | | |
| 03.310 - Bangunan | 1.409.133.500 | 1.409.133.500 | | | |
| 03.319 - Ak. Penyusutan Bangunan | -115.723.765 | -115.723.765 | | | |
| 03.340 - Inventaris Kantor | 948.387.845 | 948.387.845 | | | |
| 03.349 - Ak. Penyusutan Inventaris Kantor | -285.397.350 | -285.397.350 | | | |
| Total Aktiva Tetap | 2.031.400.230 | 2.031.400.230 | | | |
| 04 - Aktiva Lainnya | | | | | |
| 04.390 - Pinjaman Ragu-ragu | 454.076.985 | 453.826.985 | | | |
| 04.395 - Pinjaman Cendana Mapan | 432.137.547 | 438.137.547 | | | |
| 04.397 - Pinjaman Elektronik | 343.300.000 | 326.000.000 | | | |
| 04.398 - Pinjaman Unit Foto Copy | 11.800.000 | 10.250.000 | | | |
| 04.399 - Pinjaman Unit Swalayan | 176.625.000 | 176.625.000 | | | |
| 04.400 - BPJS Ketenagakerjaan | 2.351.292 | 2.351.292 | | | |
| Total Aktiva Lainnya | 1.420.290.824 | 1.407.190.824 | | | |
| TOTAL AKTIVA | **23.075.151.995** | **23.701.991.631** | TOTAL PENDAPATAN | **1.457.525.306** | **1.609.955.596** |
| **Perkiraan** | **SEPTEMBER 2026** | **OKTOBER 2026** | **Perkiraan** | **SEPTEMBER 2026** | **OKTOBER 2026** |
| 2 - Pasiva | | | 4 - Biaya | | |
| 05 - Kewajiban / Liabilities | | | 09 - Beban Dana | | |
| 05.400 - Simpanan Harian | 5.614.795.616 | 5.784.300.738 | 09.700 - Jasa Simpanan | 695.640.333 | 768.623.638 |
| 05.401 - Simpanan Sukarela | 2.744.549.271 | 2.820.722.951 | 09.710 - Bunga Hutang | 106.928.418 | 119.940.307 |
| 05.402 - Simpanan Berjangka | 8.070.690.000 | 8.420.690.000 | Total Beban Dana | 802.568.751 | 888.563.945 |
| 05.410 - Hutang Pihak Ke III | 0 | 200.000.000 | 10 - Beban Organisasi | | |
| 05.411 - Hutang Puskopdit | 1.601.611.100 | 1.427.406.700 | 10.710 - Pengurus & Pengawas | 49.950.000 | 55.600.000 |
| 05.412 - Pinjaman BNI | 117.333.320 | 102.666.653 | 10.712 - Rapat Anggota Tahunan | 7.000.000 | 7.000.000 |
| 05.451 - Biaya ymh dibayar | 35.034.363 | 37.119.040 | 10.713 - Biaya Rapat-rapat Rutin | 0 | 0 |
| 05.492 - Imbalan Pasca Kerja | 6.000.000 | 6.000.000 | 10.714 - Rapat Anggota/Rencana Kerja | 0 | 0 |
| 05.495 - Dana-Dana | 285.570.989 | 283.892.989 | 10.715 - Biaya RARK | 11.000.000 | 11.000.000 |
| Total Kewajiban / Liabilities | 18.475.584.659 | 19.082.799.071 | 10.718 - Biaya Pendidikan & Sosial | 450.000 | 450.000 |
| 06 - Ekuitas / Capital | | | Total Beban Organisasi | 68.400.000 | 74.050.000 |
| 06.500 - Simpanan Pokok | 263.600.000 | 263.100.000 | 11 - Beban Operasional | | |
| 06.510 - Simpanan Wajib | 1.744.044.000 | 1.751.501.000 | 11.720 - Biaya Personalia | 331.071.496 | 369.618.660 |
| 06.514 - Simpanan Kapitalisasi | 1.898.435.210 | 1.906.258.210 | 11.730 - Administrasi & Umum | 104.582.941 | 118.858.421 |
| 06.540 - Dana Cadangan | 299.486.861 | 299.486.861 | 11.732 - Biaya Transportasi | 28.574.000 | 31.322.000 |
| 06.541 - Dana Resiko | 330.110.515 | 332.383.965 | 11.735 - Biaya TLA dan Internet | 6.354.800 | 7.610.500 |
| 06.542 - Dana Resiko Toko | 7.684.738 | 6.984.738 | 11.736 - Biaya Perawatan Kantor | 7.998.000 | 7.998.000 |
| 06.550 - SHU Tahun Berjalan | 56.206.012 | 59.477.786 | 11.740 - Penyusutan Aktiva Tetap | 11.630.000 | 11.630.000 |
| 06.551 - SHU Tahun Lalu | 0 | 0 | 11.749 - Biaya Penyisihan Piutang | 5.500.000 | 5.500.000 |
| Total Ekuitas / Capital | 4.599.567.336 | 4.619.192.560 | 11.750 - Penyisihan HUT Karya Cendana | 26.500.000 | 26.500.000 |
| **TOTAL PASIVA** | **23.075.151.995** | **23.701.991.631** | Total Beban Operasional | 522.211.237 | 579.037.581 |
| | | | **TOTAL BIAYA** | **1.393.179.988** | **1.541.651.526** |
| | | | **SHU SEBELUM PAJAK** | **64.345.318** | **68.304.070** |
| | | | 5 - Pajak | | |
| | | | 12 - Pajak | | |
| | | | 12.760 - Pajak PBB | 415.872 | 415.872 |
| | | | 12.761 - PPh | 7.723.434 | 8.410.412 |
| | | | Total Pajak | 8.139.306 | 8.826.284 |
| | | | SHU BERSIH | **56.206.012** | **59.477.786** |

| Data Statistik | | | | | |
|---|---|---|---|---|---|
| Tanggal Operasional | 01-Okt-06 | | | | |
| Jumlah Anggota | L | 689 | Jumlah Anggota | L | 690 |
| | P | 1.947 | | P | 1.941 |
| Jumlah Anggota SEPTEMBER 2026 | | **2.636** | Jumlah Anggota OKTOBER 2026 | | **2.631** |
| Jumlah Simp Anggota s/d SEPTEMBER 2026 | | **3.906.079.210** | Jumlah Simp Anggota s/d OKTOBER 2026 | | **3.920.859.210** |
| Jumlah Pinjaman s/d SEPTEMBER 2026 | | **12.460.191.950** | Jumlah Pinjaman s/d OKTOBER 2026 | | **12.577.086.179** |
| Pencairan Pinjaman Bulan ini 42 Anggota | | **430.060.000** | Pencairan Pinjaman Bulan ini 58 Anggota | | **736.625.000** |
| Pencairan Pinjaman Tahun ini 492 Anggota | | **5.538.469.500** | Pencairan Pinjaman Tahun ini 550 Anggota | | **6.629.044.500** |

| PENGAWAS | PENGURUS | BENDAHARA | MANAGER |
|---|---|---|---|
| SRI SULANJARI | BUDI SANYOTO | LESTARINING WIJAYANTI | WITJAKSONO ADI MUSA |