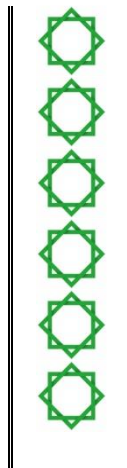




koşerakı konşumen şıanlık
WARGA SEJAHTERA BERSAMA (WASERBA)

LAPORAN PENDAPATAN
BADAN USAHA MILIK KOPERASI
(UJUT-UJAB-UJTQ-UJPR-UJP3RT-AGEN POS-AGEN BSI-INVESTASI MUDHOROBAN)

PERIODE : 30 SEPTEMBER 2024



2024

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

Alhamdulillah segala puji milik Allah SWT dan sholawat serta salam bagi baginda Rasulullah Nabi Muhammad SAW, keluarganya serta sahabat-sahabatnya.

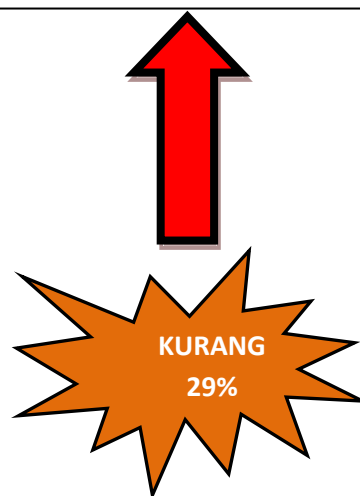
Bersama ini kami sebagai Pengurus Koperasi sekaligus Pengelola BUMK akan menyampaikan Laporan Pendapatan BUMK periode sampai **30 September 2024** sebagai berikut :

I. Unit Jasa Usaha Toko (UJUT)

LABA TOKO WASERBA SEPTEMBER 2024			
I PENDAPATAN		Rp	1,812,418
II BIAYA-BIAYA			
1 GAJI BU WIDIA	Rp	300,000	
2 BONUS BU WIDIA	Rp	30,000	
3 GAJI MBAK MEGA	Rp	300,000	
4 BONUS MBAK MEGA	Rp	20,000	
5 LISTRIK	Rp	83,258	
6 INTERNET	Rp	50,000	
7 APLIKASI TOKO	Rp	30,000	
8 TRANSPORTASI	Rp	200,000	
9 ALAT KEBERSIHAN	Rp	153,500	
10 SHODAQQH	Rp	45,310	
	Rp	1,212,068	
III LABA KOTOR	Rp	600,350	
IV PAJAK FINAL 0.5% x Penjualan	Rp	76,277	
V LABA BERSIH	Rp	524,073	
BAGI HASIL PENGELOLA 30%	Rp	157,222	
BAGI HASIL KOPERASI 70%	Rp	366,851	

Anggota Aktif Belanja **53 orang (82%)**

TARGET 100%



URAIAN	Jan-24		Feb-24		Mar-24		Apr-24		Mei-24		Jun-24	
Jumlah Anggota	61		66		67		67		67		67	
Aktif Belanja	47	77%	46	70%	56	84%	44	66%	48	72%	46	69%
Tidak Aktif	14	23%	20	30%	11	16%	23	34%	19	28%	21	31%
	Jul-24		Agu-24		Sep-24		Okt-24		Nov-24		Des-24	
Jumlah Anggota	68		68		65		0		0		0	
Aktif Belanja	51	75%	48	71%	53	82%	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
Tidak Aktif	17	25%	20	29%	12	18%	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!

LAPORAN PENDAPATAN TOKO WASERBA SAMPAI SEPTEMBER 2024

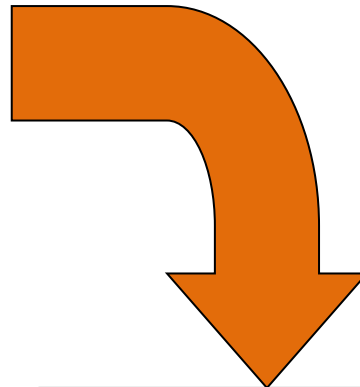
NO	BULAN	PENJUALAN	MODAL	PENDAPATAN	MARGIN	PENGELUARAN/BIAYA			LABA SEBELUM PAJAK	PAJAK 431128 0.5% x PENJUALAN	LABA SESUDAH PAJAK	PROSENTASE	
						BIAYA	BONUS	JUMLAH				KOPERASI 70%	UJUT 30%
1	JANUARY	Rp 24,457,350	Rp 21,757,767	Rp 2,699,583	12.41%	Rp 1,132,490	Rp 100,000	Rp 1,232,490	Rp 1,467,093	Rp 122,287	Rp 1,344,806	Rp 941,364	Rp 403,442
2	FEBRUARY	Rp 16,033,004	Rp 14,298,903	Rp 1,734,101	12.13%	Rp 1,078,353	Rp 70,000	Rp 1,148,353	Rp 585,748	Rp 80,165	Rp 505,583	Rp 353,908	Rp 151,675
3	MARCH	Rp 25,135,308	Rp 22,405,488	Rp 2,729,820	12.18%	Rp 1,149,166	Rp 80,000	Rp 1,229,166	Rp 1,500,654	Rp 125,677	Rp 1,374,977	Rp 962,484	Rp 412,493
4	APRIL	Rp 29,617,550	Rp 26,823,401	Rp 2,794,149	10.42%	Rp 1,090,754	Rp 500,000	Rp 1,590,754	Rp 1,203,395	Rp 148,088	Rp 1,055,307	Rp 738,715	Rp 316,592
5	MAY	Rp 13,781,000	Rp 12,254,520	Rp 1,526,480	12.46%	Rp 1,041,082	Rp 25,000	Rp 1,066,082	Rp 460,398	Rp 68,905	Rp 391,493	Rp 274,045	Rp 117,448
6	JUNE	Rp 12,373,000	Rp 11,024,005	Rp 1,348,995	12.24%	Rp 958,582	Rp 15,000	Rp 973,582	Rp 375,413	Rp 61,865	Rp 313,548	Rp 219,484	Rp 94,064
7	JULY	Rp 15,877,602	Rp 14,020,026	Rp 1,857,576	13.25%	Rp 1,138,159	Rp 35,000	Rp 1,173,159	Rp 684,417	Rp 79,388	Rp 605,029	Rp 423,520	Rp 181,509
8	AUGUST	Rp 18,102,900	Rp 16,094,089	Rp 2,008,811	12.48%	Rp 1,062,640	Rp 70,000	Rp 1,132,640	Rp 876,171	Rp 90,515	Rp 785,656	Rp 549,959	Rp 235,697
9	SEPTEMBER	Rp 15,255,300	Rp 13,442,882	Rp 1,812,418	13.48%	Rp 1,162,068	Rp 50,000	Rp 1,212,068	Rp 600,350	Rp 76,277	Rp 524,074	Rp 366,851	Rp 157,222
10	OCTOBER			Rp -	#DIV/0!			Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
11	NOVEMBER			Rp -	#DIV/0!			Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
12	DECEMBER			Rp -	#DIV/0!			Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
JUMLAH		170,633,014	152,121,081	18,511,933	12.17%	Rp 9,813,294	Rp 945,000	Rp 10,758,294	Rp 7,753,639	Rp 853,165	Rp 6,900,474	Rp 4,830,332	Rp 2,070,142

Catatan :

1. Nilai Penjualan Telur Meningkat (terlampir Nilai Penjualan Barang Toko)
2. **Aktifitas Anggota bertransaksi di Toko belum optimal (82%) ditargetkan bisa 100%**
3. **Promosi/harga grosir barang toko belum menjadi daya tarik para pelanggan (anggota/non anggota), maka diperlukan kreatifitas pengelola/pengurus agar toko punya daya tarik yang lebih lagi.**
4. **Jam Operasional Toko belum konsisten dilaksanakan (seharusnya Shift-1 08:00 sd 12:00 ; istirahat 12:00 sd 13:30 ; Shift-2 13:30 sd 17:30)**

DAFTAR PELANGGAN TOKO WASERBA BULAN SEPTEMBER 2024

No	NAK	Pelanggan	Harga Jual	Harga Pokok	Lab
1	A-0001	RIYU RINDANI R	821,500	731,800	89,700
2	A-0002	BUDI SETIAWANTO	131,000	119,350	11,650
3	A-0003	RINI RULIAWATI	363,500	320,900	42,600
4	A-0004	JUNAI	56,000	43,800	12,200
5	A-0007	ANWARUL FATAH, H.			0
6	A-0010	SHOLIHIN PRIHARTONO	219,500	196,372	23,128
7	A-0013	IWAN SUKMAWAN	67,500	62,000	5,500
8	A-0014	SUMARNO, H.	60,000	54,200	5,800
9	A-0015	HARRIS GUNAWAN, H	110,000	105,000	5,000
10	A-0016	ERMAN	675,500	584,510	90,990
11	A-0018	TATANG R SUPARMAN	149,000	137,800	11,200
12	A-0019	YAASIN IMAM P	80,000	74,500	5,500
13	A-0020	ISTI ANAH, HJ	220,500	195,696	24,804
14	A-0021	NUR ENDAH KUSUMAWATI	5,000	4,000	1,000
15	A-0022	DARSIMAN			0
16	A-0023	SRI HARTATI	27,000	25,000	2,000
17	A-0024	RAMLI	155,000	141,886	13,114
18	A-0026	KARTUM			0
19	A-0027	ASIH SISWANTINI	63,500	56,895	6,605
20	A-0030	WIWIT SUWITO	212,500	179,650	32,850
21	A-0031	SUJARWO	116,000	106,217	9,783
22	A-0032	SUPRIYONO, H	14,000	13,000	1,000
23	A-0033	MARFUAH MUSTAFA, HJ	297,000	271,600	25,400
24	A-0034	SARI WARDHANI TAMBUNAN	832,500	746,004	86,496
25	A-0036	AN'NIZA DWINDA HANDAYANI	100,000	85,000	15,000
26	A-0037	RUBEDO DIRAHAYU			0
27	A-0038	IRA KARTIKA	127,500	104,950	22,550
28	A-0039	AGUS TRIONO			0
29	A-0040	WIDIA KANIAWATI	257,000	229,037	27,963
30	A-0041	MUHAMMAD HARIS	260,000	245,000	15,000
31	A-0042	FATTAH FAJAR R	88,500	82,500	6,000
32	A-0044	DEWI KUSTIWI	100,000	87,080	12,920
33	A-0045	AGUS SYAFRUDIN	67,000	56,600	10,400
34	A-0046	RUBIAKTO	149,000	131,500	17,500
35	A-0047	RETNO INDAH PRIJANTI	292,500	251,050	41,450
36	A-0048	MOCH. KURDI, H.	409,800	332,334	77,466
37	A-0049	KRISNA KURNIA			0
38	A-0050	DJADIN			0
39	A-0051	FAIZ INSAN NAULI	153,000	128,727	24,273
40	A-0052	BESRIANTO L			0
41	A-0053	TARWAN			0
42	A-0054	TAUFIK KESUMA WIJAYA			0
43	A-0055	TITI SUGANTRI	108,000	94,750	13,250
44	A-0056	YAYAH	142,500	127,220	15,280
45	A-0057	ADAM ISKANDAR MABRURI	119,000	105,000	14,000
46	A-0058	ACHMAD ATJE	140,500	123,500	17,000
47	A-0059	ENDANG JAMALUDIN	32,500	27,000	5,500
48	A-0060	MARTINA MARCELINA L	214,000	196,700	17,300
49	A-0061	NYAI MASWANI	2,622,500	2,276,450	346,050
50	A-0062	FATHIYAH	69,000	56,200	12,800
51	A-0063	SYAHRUL RAMADHAN	98,000	86,700	11,300
52	A-0064	FADLAN AHMAD KAMIL	133,000	111,127	21,873
53	A-0065	WURYANTI	99,000	81,750	17,250
54	A-0066	IMAS ROSYIWIATI, HJ	296,500	258,680	37,820
55	A-0067	ELA NURHAYATI	357,000	304,632	52,368
56	A-0068	ENI NUR'AENI	159,000	138,170	20,830
57	A-0069	MOH. RIDWAN ARIFIN, H	165,000	150,450	14,550
58	A-0070	KANTI ESTI RAHAJU	82,000	73,300	8,700
59	A-0071	WENY WIDIATIE	15,000	12,700	2,300
60	A-0072	SUNJAYA			0
61	A-0073	DENI ISKANDAR	142,500	126,000	16,500
62	A-0074	TUTI WAHYUNINGSIH YUDA			0
63	A-0075	SILVYA ABDAT	25,000	19,800	5,200
64	A-0076	HENDRO WIBOWO, H	243,500	215,400	28,100
65	A-0077	SONYA KRISHWANTI	110,000	105,000	5,000
66	B-0001	BUKAN ANGGOTA	790,000	696,383	93,617
67	B-0002	MASJID AL AMIN	2,411,000	2,152,012	258,988
GRAND TOTAL			15,255,300	13,442,882	1,812,418



ANGGOTA TIDAK BELANJA BLN SEPTEMBER 2024

1	A-0007	ANWARUL FATAH, H.
2	A-0022	DARSIMAN
3	A-0026	KARTUM
4	A-0037	RUBEDO DIRAHAYU
5	A-0039	AGUS TRIONO
6	A-0049	KRISNA KURNIA
7	A-0050	DJADIN
8	A-0052	BESRIANTO L
9	A-0053	TARWAN
10	A-0054	TAUFIK KESUMA WIJAYA
11	A-0072	SUNJAYA
12	A-0074	TUTI WAHYUNINGSIH YUDA

DAFTAR PELANGGAN TOKO WASERBA BULAN SEPTEMBER 2024

NO	PELANGGAN	HARGA JUAL	HARGA POKOK	LABA
1	NYAI MASWANI	2,622,500	2,276,450	346,050
2	MASJID AL AMIN	2,411,000	2,152,012	258,988
3	SARI WARDHANI T	832,500	746,004	86,496
4	RIYU RINDANI R	821,500	731,800	89,700
5	BUKAN ANGGOTA	790,000	696,383	93,617
6	ERMAN	675,500	584,510	90,990
7	MOCH. KURDI	409,800	332,334	77,466
8	RINI RULIAWATI	363,500	320,900	42,600
9	ELA NURHAYATI	357,000	304,632	52,368
10	MARFUH MUSTAFA	297,000	271,600	25,400
11	IMAS ROSYIWIATI	296,500	258,680	37,820
12	RETNO INDAH PRIJANTI	292,500	251,050	41,450
13	MUHAMMAD HARI	260,000	245,000	15,000
14	VIDIA KANIWATI	257,000	229,037	27,963
15	HENDRO WIBOWO	243,500	215,400	28,100
16	ISTI ANAH	220,500	195,696	24,804
17	SHOLIHIN	219,500	196,372	23,128
18	MARTINA MARCELINA	214,000	196,700	17,300
19	SUWITO	212,500	179,650	32,850
20	M. RIDWAN ARIFIN	165,000	150,450	14,550
21	ENI NURAEI	159,000	138,170	20,830
22	RAMLI	155,000	141,886	13,114
23	FAIZ INSAN NAULI	153,000	128,727	24,273
24	RUBIAKTO	149,000	131,500	17,500
25	TATANG R SUPARMAN	149,000	137,800	11,200
26	DENI ISKANDAR	142,500	126,000	16,500
27	YAYAH	142,500	127,220	15,280
28	ACHMAD ATJE	140,500	123,500	17,000
29	FADLAN AHMAD KAMIL	133,000	111,127	21,873
30	BUDI SETIAWANTO	131,000	119,350	11,650
31	IRA KARTIKA	127,500	104,950	22,550
32	ADAM ISKANDAR MABRURI	119,000	105,000	14,000
33	SUJARWO	116,000	106,217	9,783
34	HARRIS GUNAWAN	110,000	105,000	5,000
35	SONYA KRISHNAWANTI	110,000	105,000	5,000
36	TITI SUGANTRI	108,000	94,750	13,250
37	AN'NIZA DWINDA HANDAYANI	100,000	85,000	15,000
38	DEWI KUSTIWI	100,000	87,080	12,920
39	WURYANTI	99,000	81,750	17,250
40	SYAHRUL RAMADHAN	98,000	86,700	11,300
41	FATTAH FAJAR R	88,500	82,500	6,000
42	KANTI ESTI RAHAJU	82,000	73,300	8,700
43	YAASIN IMAM	80,000	74,500	5,500
44	FATHIYAH	69,000	56,200	12,800
45	IWAN SUKMAWAN	67,500	62,000	5,500
46	AGUS SYAFRUDIN	67,000	56,600	10,400
47	ASIH SISWANTINI	63,500	56,895	6,605
48	SUMARNO	60,000	54,200	5,800
49	JUNAIDI	56,000	43,800	12,200
50	ENDANG JAMALUDIN	32,500	27,000	5,500
51	SRI HARTATI	27,000	25,000	2,000
52	SILVYA ABDAT	25,000	19,800	5,200
53	WENY WIDIATIE	15,000	12,700	2,300
54	SUPRIYONO	14,000	13,000	1,000
55	NUR ENDAH KUSUMAWATI	5,000	4,000	1,000
GRAND TOTAL		15,255,300	13,442,882	1,812,418

NILAI PENJUALAN TOKO BULAN SEPTEMBER 2024

NO	KATEGORI	QTY	NILAI
1	TELUR	87	2,097,000
2	BERAS	68	1,779,000
3	MINYAK GORENG	74	1,572,500
4	TERIGU	65	1,147,500
5	DETERJEN	275	1,009,000
6	MIE BIHUN SOUN	214	791,000
7	GULA	42	744,000
8	KOPI	351	728,300
9	SUSU	84	598,500
10	AIR MINERAL	40	557,000
11	BISKUIT	141	361,000
12	SABUN CUCI PIRING	25	340,000
13	PEWANGI	62	332,500
14	MINUMAN	67	253,000
15	BUMBU	157	240,000
16	SABUN MANDI	37	223,000
17	KECAP	25	214,000
18	PELEMBUT CUCIAN	10	197,000
19	TISSUE	24	183,000
20	MAKANAN	49	181,000
21	PASTA GIGI	16	180,500
22	MENTEGA	18	173,500
23	SNACK	81	166,000
24	KARBOL	8	164,500
25	PEMBERSIH LANTAI	27	146,000
26	WAFER	49	110,500
27	TEH	10	100,500
28	SHAMPO	21	97,500
29	MAKANAN KUCING	4	80,000
30	AGAR-AGAR	11	61,000
31	KAMPER	4	56,000
32	SIRUP	3	46,000
33	SABUN CUCI TANGAN	3	45,000
34	SAOS	4	40,000
35	GARAM	7	38,500
36	SILET CUKUR	3	33,000
37	OBAT NYAMUK	1	29,000
38	SABUN CREAM	14	28,000
39	PEMUTIH	1	23,000
40	KAPAS	3	22,000
41	OBAT	3	20,000
42	BATERE	4	14,000
43	PEMBALUT	2	12,500
44	SABUT/SPON	2	8,000
45	KACANG	7	7,000
46	PEMBERSIH KAMAR MANDI	1	5,000
JUMLAH			15,255,300

Nilai Transaksi Toko
< 50rb



Kebutuhan rutin bulanan anggota
yang belum tersedia di toko waserba,
Anggota agar menghubungi pengelola
toko supaya kebutuhannya dapat
disediakan

NILAI BELANJA PELANGGAN TOKO WASERBA JANUARI SAMPAI SEPTEMBER 2024																
No	NAK	PELANGGAN	NILAI BELANJA TOKO WASERBA									JUMLAH	%			
			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP					
1	A-0001	RIYU RINDANI R	1,148,000	293,000	913,500	690,000	587,000	313,500	775,500	2,518,500	821,500				8,060,500	4.72%
2	A-0002	BUDI SETIAWANTO	182,500	194,500	2,136,000			76,000	107,000	20,000	131,000				2,847,000	1.67%
3	A-0003	RINI RULIAWATI	962,500	216,500	1,160,000	292,000	294,000	227,000	265,000	157,000	363,500				3,937,500	2.31%
4	A-0004	JUNAIDI	350,000	141,500	61,500	33,500	52,000	176,500	54,500	413,500	56,000				1,339,000	0.78%
6	A-0007	ANWARUL FATAH, H.	110,000	64,000	241,000		50,500			50,000					515,500	0.30%
7	A-0008	DODOT HERU S			22,000		87,000	44,000	40,000	66,000					259,000	0.15%
8	A-0010	SHOLIHIN PRIHARTONO	270,000	83,000	139,000	65,500	57,000	57,000	221,000	231,000	219,500				1,343,000	0.79%
9	A-0013	IWAN SUKMAWAN	186,000	145,500	75,000	148,500	98,000	126,000	212,000	178,000	67,500				1,236,500	0.72%
10	A-0014	SUMARNO, H.		194,000	171,000	149,000	308,000	168,000	214,000		60,000				1,264,000	0.74%
11	A-0015	HARRIS GUNAWAN		21,000	207,500		110,000	269,000	154,000	76,000	110,000				947,500	0.56%
12	A-0016	ERMAN	86,500	257,000	48,500	20,000	85,500	89,500	96,500	342,500	675,500				1,701,500	1.00%
13	A-0018	TATANG R SUPARMAN	804,500	360,000	854,500	200,000	100,000	141,000	171,000	378,000	149,000				3,158,000	1.85%
14	A-0019	YASIN IMAM P		44,500		61,500	61,500				80,000				247,500	0.15%
15	A-0020	ISTI ANAH	593,500	391,500	836,500	1,911,500	252,000	76,000	222,500	350,000	220,500				4,854,000	2.84%
16	A-0021	NUR ENDAH KUSUMAWATI			86,000	28,500			53,000		5,000				172,500	0.10%
17	A-0022	DARSIMAN			66,000				48,000						114,000	0.07%
18	A-0023	SRI HARTATI	53,000	7,000	58,000	30,000	201,000	46,000		95,000	27,000				517,000	0.30%
19	A-0024	RAMU	244,500	101,000	113,000	127,000	113,000	132,500	148,000	168,000	155,000				1,302,000	0.76%
20	A-0026	KARTUM				8,500	85,000		10,000	60,000					163,500	0.10%
21	A-0027	ASIH SISWANTINI	72,500	115,000	165,000	194,500	113,500	57,000	49,000		63,500				830,000	0.49%
22	A-0028	MASDAR	225,000			124,500	89,000	73,000							511,500	0.30%
23	A-0030	WIWIT SUWITO	249,500		415,500	760,000	186,000	219,000	236,500	179,500	212,500				2,458,500	1.44%
24	A-0031	SUARWO	125,000	100,000	126,500	106,000	108,000		277,500	135,000	116,000				1,094,000	0.64%
25	A-0032	SUPRIYONO	144,500	95,500	61,000	36,000	53,000	104,000	52,500	30,000	14,000				590,500	0.35%
26	A-0033	MARFUAH MUSTAFA	316,000		176,000	552,000		526,000	521,000		297,000				2,388,000	1.40%
27	A-0034	SARI WARDHANI T	1,285,500	768,500	1,281,000	611,000	719,500	824,000	669,000	1,022,500	832,500				8,013,500	4.70%
28	A-0036	AN'YZA DWINDA HANDAYANI	281,000		133,000		100,000	100,000	104,000		100,000				818,000	0.48%
29	A-0037	RUBEDO DIRAHAYU														0.00%
30	A-0038	IRA KARTIKA	115,000	99,500	119,500	358,500	100,000	92,000	119,000	99,500	127,500				1,230,500	0.72%
31	A-0039	AGUS TRIONO								92,000					92,000	0.05%
32	A-0040	WIDIA KANIAWATI	342,000	76,004	373,004	1,793,000	306,500	221,500	347,002	327,500	257,000				4,043,510	2.37%
33	A-0041	MUHAMMAD HARIS	132,500	142,500	297,500	132,500	142,500	132,500	275,000	260,000	260,000				1,775,000	1.04%
34	A-0042	FATTAH FAJAR R	207,500	146,500	130,000	164,000	157,500	160,000	188,500	178,000	88,500				1,420,500	0.83%
35	A-0043	SITI AMINAH	321,500	264,000	428,000	242,000	215,000	719,500	342,500	224,000	100,000				2,856,500	1.67%
36	A-0044	DEWI KUSTIWI	103,000	102,500	100,000		237,500		100,000		67,000				710,000	0.42%
37	A-0045	AGUS SYAFRUDIN		115,000	324,000						149,000				588,000	0.34%
38	A-0046	RUBIAKTO	359,500	399,000	257,500	282,500	30,000	133,000	163,000	297,000	292,500				2,214,000	1.30%
39	A-0047	RETNO INDAH PRIJANTI	243,000	180,500	896,000	162,000	220,000		302,500	302,500	409,800				2,413,800	1.41%
40	A-0048	MOCH. KURDI, H.	124,500	536,500	472,500		749,500	292,000	411,000	263,000					2,849,000	1.67%
41	A-0049	KRISNA KURNIA	200,000		290,500										490,500	0.29%
42	A-0050	DIADIN								168,000					168,000	0.10%
43	A-0051	FAIZ INSAN NAULI	124,000	163,000	127,000	64,000	99,000	95,000	148,000	181,500	153,000				1,154,500	0.68%
44	A-0052	BESRIANTO L	64,000		94,000	146,500		67,000	57,000	52,000					480,500	0.28%
45	A-0053	TARWAN	63,500	30,000	249,000		63,000								405,500	0.24%
46	A-0054	TAUFIK KESUMA WIUYA						794,500	624,000						1,418,500	0.83%
47	A-0055	TITI SUGANTRI	113,500	176,000	137,000	161,500	141,000	122,500	120,000	143,500	108,000				1,223,000	0.72%
48	A-0056	YAYAH	1,545,000	1,206,500	1,261,000	314,500	791,000	852,000	218,500		142,500				6,331,000	3.71%
49	A-0057	ADAM ISKANDAR MABRURI	100,000		121,000						119,000				340,000	0.20%
50	A-0058	ACHMAD ATJE	114,000		104,000						140,500				358,500	0.21%
51	A-0059	ENDANG JAMALUDIN			63,000		60,000	100,000	100,000	82,000	32,500				437,500	0.26%
52	A-0060	MARTINA MARCELINA LAILENA	191,500	288,000	380,000	218,000	210,500	61,000	320,000	115,000	214,000				1,998,000	1.17%
53	A-0061	NYAI MASWANIH	6,300,850	2,838,500	2,085,000	3,045,000				2,562,000	2,622,500				19,453,850	11.40%
54	A-0062	FATHIYAH	187,500	316,000	367,500	126,000	136,500	148,000	225,000	219,000	69,000				1,794,500	1.05%
55	A-0063	SYAHRUL RAMADHAN	371,000	59,000		183,500	183,500	131,000	70,000		98,000				1,096,000	0.64%
56	A-0064	FADLAN AHMAD KAMIL	206,000	263,000	185,000	208,000	75,500	66,500	146,000	117,500	133,000				1,400,500	0.82%
57	A-0065	WURYANTI	99,000	129,000	100,000	95,000	100,000	100,000	100,000	100,500	99,000				922,500	0.54%
58	A-0066	IMAS ROSYWIATI	265,000	300,500	219,000	300,000	272,000	228,000	253,500	172,500	296,500				2,307,000	1.35%
59	A-0067	ELA NURHAYATI	100,000	100,000	262,000	162,500	302,000	196,000	185,000	236,000	357,000				1,900,500	1.11%
60	A-0068	ENI NUR'AENI	112,000	115,000	296,500	173,000	180,000	135,000	167,500	49,000	159,000				1,387,000	0.81%
61	A-0069	MOH. RIDWAN ARIFIN	138,000	207,500	85,000				136,500		165,000				732,000	0.43%
62	A-0070	KANTI ESTI RAHAJU		164,500		138,500	331,500	175,000	49,000	113,000	82,000				1,053,500	0.62%
63	A-0071	WENY WIDIATIE		111,000	90,000	81,500	43,000	39,500	166,000	60,500	15,000				606,500	0.36%
64	A-0072	SUNJAYA			110,000				84,000	78,000					272,000	0.16%
65	A-0073	DENI ISKANDAR						420,000		68,000	142,500				630,500	0.37%
66	A-0074	TUTI WAHYUNINGSIH YUDA		25,500	20,000										45,500	0.03%
67	A-0075	SILVYA ABDAT			44,800	437,500	275,500	392,000	380,000	312,000	25,000				1,866,800	1.09%
68	A-0076	HENDRO WIBOWO, H							95,000	95,000	243,500				433,500	0.25%
69	A-0077	SONYA KRISHWANTI								76,000	110,000					

II. Unit Jasa Angsuran Barang (UJAB)

PENDAPATAN USAHA ANGSURAN BARANG (UJAB) TAHUN 2024

NO	NAMA ANGGOTA KOPERASI	JAN	FEB	MAR	APR	MEI	JUN	JUL	AGU	SEP	JUMLAH	KOPERASI 85%	PENGELOLA 15%
1	FATHIAH	10,345	10,345	16,500	16,500	16,500	42,000	10,500	36,871	12,250	171,811	146,039	25,772
2	ISTI ANAH	-	-	10,000	10,000	10,000	-	20,000	-	-	50,000	42,500	7,500
3	KARTUM	-	-	10,000	10,000	10,000	-	-	-	-	30,000	25,500	4,500
4	NYAI MASWANIH	-	15,000	-	-	-	15,000	-	-	15,000	45,000	38,250	6,750
5	SARI WARDHANI	-	-	10,000	10,000	10,000	10,000	-	20,000	20,000	80,000	68,000	12,000
6	SITI AMINAH	-	-	20,000	-	-	-	30,000	-	-	50,000	42,500	7,500
7	SRI HARTATI	20,000	20,000	20,000	-	-	-	-	-	-	60,000	51,000	9,000
8	SUJARWO	-	10,000	10,000	-	20,000	10,000	-	-	-	50,000	42,500	7,500
9	SUJARWO (PANJI)	-	-	10,000	10,000	10,000	10,000	-	20,000	10,000	70,000	59,500	10,500
10	TARWAN	-	-	-	-	50,000	-	50,000	50,000	100,000	250,000	212,500	37,500
11	TITI SUGANTRI	3,000	-	-	3,000	-	-	-	-	-	6,000	5,100	900
12	WIDIA KANIAWATI	-	-	-	-	5,082	5,082	5,082	5,082	2,000	22,328	18,978	3,349
13	YAYAH	-	-	40,000	-	25,000	-	25,000	-	25,000	115,000	97,750	17,250
14	MOH. RIDWAN ARIFIN	-	-	-	-	-	-	-	8,000	-	8,000	6,800	1,200
GRAND TOTAL		33,345	55,345	146,500	59,500	156,582	92,082	140,582	131,953	184,250	1,008,139	856,918	151,221

MONITORING ANGSURAN ANGGOTA KOPERASI WASERBA TAHUN 2024

NO	ANGGOTA KOPERASI	WASERBA ANGSURAN PER JANUARI 2024	JANUARY		FEBRUARY		MARCH		APRIL		MAY		JUNE		JULY		AUGUST		SEPTEMBER		JUMLAH	
			ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA	ANGSURAN	SSA
1	FATHIAH (HP-1)	1,250,000	100,000	1,150,000	100,000	1,050,000	100,000	950,000	100,000	850,000	100,000	750,000	400,000	350,000	100,000	250,000	-	-	-	-	1,250,000	LUNAS
1	FATHIAH (HP-2)	1,260,000	-	-	-	-	126,000	1,134,000	126,000	1,008,000	126,000	882,000	-	882,000	-	882,000	126,000	756,000	126,000	630,000	630,000	630,000
1	FATHIAH (HP-3)	1,584,000	-	-	-	-	-	-	-	-	-	-	-	-	-	1,584,000	300,000	1,484,000	100,000	1,384,000	200,000	1,584,000
2	ISTI ANAH (PANJI)	1,100,000	-	-	-	-	110,000	990,000	110,000	880,000	110,000	770,000	-	770,000	220,000	550,000	-	550,000	220,000	330,000	770,000	330,000
3	KARTUM (PANJI)	1,100,000	-	-	-	-	110,000	990,000	110,000	880,000	110,000	770,000	-	770,000	-	770,000	-	770,000	-	770,000	330,000	770,000
4	NYAI MASWANIH (HP)	2,835,000	-	2,835,000	315,000	2,520,000	-	2,520,000	-	2,520,000	-	2,520,000	315,000	2,205,000	-	2,205,000	-	2,205,000	315,000	1,890,000	945,000	1,890,000
5	SARI WARDHANI (PANJI)	1,100,000	-	-	-	-	110,000	990,000	110,000	880,000	110,000	770,000	110,000	660,000	-	660,000	220,000	440,000	220,000	220,000	880,000	220,000
6	SITI AMINAH (PEMANGGANG)	500,000	-	500,000	200,000	300,000	-	300,000	-	300,000	-	300,000	-	300,000	300,000	-	-	-	-	-	500,000	LUNAS
7	SRI HARTATI (MESIN CUCI)	930,000	310,000	620,000	310,000	310,000	310,000	-	-	-	-	-	-	-	-	-	-	-	-	-	930,000	LUNAS
8	SUJARWO (VACUUM PUMP)	1,250,000	-	-	250,000	1,000,000	250,000	750,000	250,000	500,000	250,000	250,000	250,000	-	-	-	-	-	-	-	1,250,000	LUNAS
9	SUJARWO (PANJI)	1,100,000	-	-	-	-	110,000	990,000	110,000	880,000	110,000	770,000	110,000	660,000	-	660,000	220,000	440,000	110,000	330,000	770,000	330,000
9	TARWAN (AC)	5,250,000	-	-	-	-	-	-	-	-	1,050,000	4,200,000	-	4,200,000	1,050,000	3,150,000	1,050,000	2,100,000	2,100,000	-	5,250,000	-
10	TITI S (PENANAH NASI)	56,000	28,000	28,000	-	28,000	-	28,000	28,000	-	-	-	-	-	-	-	-	-	-	-	56,000	LUNAS
11	WIDIA Y (OVEN LISTRIK)	1,055,000	-	-	-	-	-	-	-	-	105,500	949,500	105,500	844,000	105,500	738,500	105,500	633,000	105,500	527,500	527,500	527,500
12	YAYAH (KULERAS)	200,000	-	-	-	-	200,000	-	-	-	-	-	-	-	-	-	-	-	-	-	200,000	LUNAS
12	YAYAH (MESIN CUCI)	2,000,000	-	-	-	-	-	-	-	-	200,000	1,800,000	-	1,800,000	200,000	1,600,000	-	1,600,000	200,000	1,400,000	600,000	1,400,000
13	MOH. RIDWAN ARIFIN	1,575,000	-	-	-	-	-	-	-	-	-	-	-	-	-	158,000	1,417,000	-	1,417,000	158,000	1,575,000	1,417,000
TOTAL		22,570,000	438,000	5,133,000	1,175,000	5,208,000	1,426,000	9,642,000	944,000	8,698,000	2,271,500	14,731,500	1,290,500	13,441,000	1,975,500	13,049,500	2,071,500	10,978,000	3,496,500	8,898,500	15,088,500	7,481,500

Anggota Aktif : 13 Org (20%) dari 65 Org

III. Unit Jasa Tabungan Qurban (UJTQ)

Tidak ada transaksi di bulan September 2024

IV. Unit Jasa Pembiayaan Rutin (UJPR)

BULAN	PENDAPATAN	BAGI HASIL USAHA TAGIHAN RUTIN	
		KOPERASI 85%	PENGELOLA 15%
JANUARY	46,000	39,100	6,900
FEBRUARY	64,000	54,400	9,600
MARCH	72,000	61,200	10,800
APRIL	60,000	51,000	9,000
MAY	58,000	49,300	8,700
JUNE	68,000	57,800	10,200
JULY	72,000	61,200	10,800
AUGUST	68,000	57,800	10,200
SEPTEMBER	68,000	57,800	10,200
OCTOBER	-	-	-
NOVEMBER	-	-	-
DECEMBER	-	-	-
JUMLAH	576,000	489,600	86,400



PENDAPATAN USAHA PEMBIAYAAN RUTIN (UJPR) TAHUN 2024

NO	ANGGOTA KOPERASI	JAN	FEB	MAR	APR	MEI	JUN	JUL	AGU	SEP	JUMLAH
1	DODOT HS	6,000	4,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	52,000
2	FATHIYAH	-	-	4,000	-	-	4,000	6,000	6,000	6,000	26,000
3	HARRIS	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	36,000
4	JUNAIDI	4,000	4,000	4,000	4,000	-	4,000	4,000	4,000	4,000	32,000
5	IRA KARTIKA	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	36,000
6	MARFUAH	8,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	40,000
7	MARTINA MARCELINA	-	22,000	22,000	22,000	14,000	20,000	20,000	12,000	18,000	150,000
8	RINI	2,000	2,000	2,000	2,000	2,000	2,000	2,000	6,000	2,000	22,000
9	RIYU	8,000	8,000	8,000	10,000	10,000	12,000	12,000	12,000	16,000	96,000
10	RUBIAKTO	4,000	8,000	8,000	-	6,000	6,000	6,000	-	-	38,000
11	SUNJAYA	-	-	6,000	-	-	-	-	-	-	6,000
12	TARWAN	-	-	-	-	4,000	2,000	4,000	6,000	4,000	20,000
13	TITI SUGANTRI	2,000	4,000	-	4,000	4,000	-	-	4,000	-	18,000
14	YAASIN IMAM	4,000	-	-	-	-	-	-	-	-	4,000
JUMLAH		46,000	64,000	72,000	60,000	58,000	68,000	72,000	68,000	68,000	576,000
KOPERASI 85%		39,100	54,400	61,200	51,000	49,300	57,800	61,200	57,800	57,800	489,600
PENGELOLA 15%		6,900	9,600	10,800	9,000	8,700	10,200	10,800	10,200	10,200	86,400

Anggota Aktif : 14 Org (**21%**) dari 65 Org

V. Unit Jasa Perawatan Perbaikan Peralatan Rumah Tangga (UJP3RT)

BULAN	PENDAPATAN	BAGI HASIL USAHA TAGIHAN RUTIN	
		KOPERASI 85%	PENGELOLA 15%
JANUARY		-	-
FEBRUARY		-	-
MARCH		-	-
APRIL		-	-
MAY		-	-
JUNE		-	-
JULY		-	-
AUGUST	15,000	12,750	2,250
SEPTEMBER	5,000	4,250	750
OCTOBER	-	-	-
NOVEMBER	-	-	-
DECEMBER	-	-	-
JUMLAH	20,000	17,000	3,000

PENDAPATAN USAHA PERAWATAN & PERBAIKAN PERALATAN RUMAH TANGGA (UJP3RT)											
NO	ANGGOTA KOPERASI	JAN	FEB	MAR	APR	MEI	JUN	JUL	AGU	SEP	JUMLAH
1	SYAHRUL RAMADHAN								15,000		15,000
2	RIYU RINDANI R									5,000	5,000
JUMLAH		-	-	-	-	-	-	-	15,000	5,000	20,000
KOPERASI 85%		-	-	-	-	-	-	-	12,750	4,250	17,000
PENGELOLA 15%		-	-	-	-	-	-	-	2,250	750	3,000

Anggota Aktif : 2 Org (**3%**) dari 65 Org

VI. Agen Pos (Pengiriman Paket)

Tidak ada transaksi di bulan September 2024

VII. Agen BSI Smart

Tidak ada transaksi di bulan September 2024

VIII. Investasi Mudhorobah

Tidak ada transaksi di bulan September 2024

KESIMPULAN

BUMK memperoleh pendapatan periode sampai **September 2024** sebagai berikut :

Sep-24

NO	UNIT USAHA KOPERASI	LABA	NISBAH/BAGI HASIL	
			KOPERASI	PENGELOLA
1	UJUT (Unit Jasa Usaha Toko) Toko Waserba	6,900,474	4,830,332	2,070,142
2	UJAB (Unit Jasa Angsuran Barang)	1,028,139	873,918	154,221
3	UJTQ (Unit Jasa Tabungan Qurban)	-	-	-
4	UJPR (Unit Jasa Pembiayaan Rutin)	576,000	489,600	86,400
5	UJP3RT (Unit Jasa Perawatan, Perbaikan Peralatan RT)	20,000	17,000	3,000
6	Jasa Kirim Paket /Agen Pos	-	-	-
7	Mitra Agen BSI	-	-	-
8	Investasi Mudhorobah	3,039,050	2,127,335	911,715
JUMLAH		11,563,662	8,338,184	3,225,478
			72%	28%

SARAN

1. Potensi **peningkatan pendapatan/laba** sangat besar **jika seluruh anggota ikut aktif bertransaksi** di Koperasi. Oleh karena itu kami menghimbau kepada seluruh anggota mari kita majukan usaha Koperasi agar Warga Sejahtera Bersama.
2. Peningkatan penjualan toko, dengan meningkatkan penjualan *quantity*/volume barang, maka mulai bulan Nopember 2022 harga barang tertentu ada 2 (dua) yaitu **harga eceran** dan **harga grosir**. Diharapkan anggota/non anggota bisa mendapatkan harga yang lebih murah dengan *quantity*/volume barang yang lebih banyak dan menjadi peluang bagi **anggota untuk ikut memasarkan/menjual barang toko** dengan mendapatkan 2 (dua) keuntungan, yaitu mendapatkan **margin** secara langsung dan peningkatan penjualan anggota yang akan mempengaruhi **perhitungan SHU**.
3. Penambahan anggota baru koperasi dapat meningkatkan modal usaha dan pendapatan koperasi serta peluang membuka usaha baru yang dibutuhkan anggota, maka kami **menghimbau kepada seluruh anggota untuk mengajak keluarga/saudara/tetangga untuk menjadi anggota koperasi**.
4. Pengelola membutuhkan **masukan dari anggota** terkait pelayanan, mekanisme yang dijalankan saat ini agar kedepannya semakin lebih baik lagi.
5. Koperasi dibentuk oleh kita dari kita untuk kita maka untuk kemajuan usaha koperasi waserba diawali dari **belanja kebutuhan konsumsi bulanan**. Koperasi ada untuk melayani anggota agar sejahtera bersama.

Demikian disampaikan laporan ini atas perhatian dan kerjasamanya diucapkan terima kasih.

هذا والله يرعانا ويحفظنا والحمد لله رب العالمين

"Semoga Allah SWT senantiasa membimbing dan menjaga kami serta segala puji bagi Allah SWT Robb alam semesta"

السلام عليكم ورحمة الله وبركاته

Cibinong, 3 Oktober 2024

Pengelola BUMK,



Riyu Rindani Riandini