

**COMMUNITY SERVICE FOR BASIC MEMBER EDUCATION
COOPERATIVE CREDIT UNION SUMBER SEJAHTERA AT RESTO KEBUN AYU
KEMUNING BANJARBARU SOUTH KALIMANTAN**

Isra Ul Huda¹, Dwi Ardi W. Putra², Hardika Muhammad Fatih³

Sekolah Tinggi Ilmu Ekonomi Pancasetia Banjarmasin, Indonesia

Emails: israulhuda83@gmail.com, surat.dwiardi@gmail.com, hardikamf@gmail.com

Abstract

Basic member education is one of the main pillars in strengthening cooperatives, aiming to increase members' understanding of the principles, benefits, and governance of cooperatives. This activity was organized by Sumber Sejahtera Credit Union Cooperative at Kebun Ayu Resto, Kemuning, Banjarbaru, South Kalimantan, as part of the effort to empower members and improve financial literacy. The facilitators of this activity were a collaboration of the Sumber Sejahtera Credit Union and academics from STIE Pancasetia Banjarmasin. The training covered various materials, such as the history and principles of cooperatives, the benefits of being a member, and wise financial management strategies. With interactive learning methods, group discussions, and case studies, participants were encouraged to be more active in understanding their role in the cooperative. The results of this activity showed an increase in members' understanding of the cooperative concept and their commitment in contributing to the sustainable growth of the cooperative. It is hoped that with this basic education, members can play a more active role in the management and development of cooperatives, so that the economic and social benefits are increasingly felt by all members.

Keywords: Member education, cooperatives, credit unions, financial literacy, economic empowerment.

INTRODUCTION

Cooperatives are one of the important pillars in the community economy based on the principles of togetherness and mutual cooperation. As a member-based financial institution, Sumber Sejahtera Credit Union is committed to providing education and assistance to its members to be able to manage their finances wisely and understand their rights and obligations in the cooperative.

One of the strategic steps taken is Member Basic Education, which aims to improve members' understanding of the cooperative concept, membership benefits, and good financial governance. This activity was held at Resto Kebun Ayu, Kemuning, Banjarbaru, South

Kalimantan, on March 23, 2025, as part of the cooperative's efforts to build a more solid and financially independent member community.

Activity Objectives

This basic member education aims to:

1. Improve members' understanding of cooperative principles and their role in the organization.
2. Assist members in managing their personal and family finances for greater prosperity.
3. Instill the values of togetherness, responsibility, and solidarity in cooperatives.
4. Encourage members' active participation in cooperative development for mutual economic sustainability.

Activity Benefits

With this basic education, members are expected to:

1. Better understand the working mechanism of cooperatives and their role as owners as well as users of cooperative services.
2. Able to manage finances better, so as to improve family welfare.
3. More active in cooperative activities, both in decision-making and joint business development.
4. This basic education is the foundation for members to be more empowered and contribute to strengthening cooperatives as healthy, transparent, and sustainable financial institutions.

RESEARCH METHODS

1. Activity Preparation

Prior to the implementation of basic member education, the committee took several preparatory steps, including:

- Material planning: Developing curriculum and training materials covering cooperative principles, membership benefits, and financial management strategies.
- Determination of resource persons: Invite facilitators or instructors who have experience in cooperatives and financial literacy.
- Coordination of venue and facilities: Provide a training location at Resto Kebun Ayu, Kemuning, Banjarbaru, South Kalimantan, and prepare supporting equipment such as projectors, stationery, and training modules.
- Participant registration: Conduct socialization to cooperative members and open registration to ensure the presence of participants in accordance with the training target.

2. Activity Implementation

Basic member education activities are carried out through several stages, namely:

a. Opening

- Remarks from the cooperative management explaining the purpose and importance of basic education for members.
- Introductions to resource persons and presentation of the training agenda.

b. Material Presentation Session

The core activities consisted of material delivery divided into several main sessions:

1. Basic principles and values of cooperatives: Introducing the history of cooperatives, the principle of mutual cooperation, and the role of cooperatives in improving the welfare of members.

2. Rights and obligations of cooperative members: Understand the responsibilities of members in supporting the growth of cooperatives.
3. Benefits of being a Credit Union member: Explain the benefits in terms of savings, loans, insurance, and member economic empowerment programs.
4. Personal and family financial management: Provide basic education on healthy financial planning and saving strategies.

c. Discussion and Q&A

Participants are given the opportunity to ask questions and discuss the material that has been presented, in order to deepen understanding and build active interaction.

d. Case Study and Simulation

- Participants were invited to analyze case studies related to financial management and decision making in cooperatives.
- Simulations were conducted to train participants to deal with real financial situations and understand cooperative mechanisms in more depth.
- Calculating the family budget (ABK)

e. Evaluation and Closing

- Participants provided feedback directly after the training.
- Conclusions and closing remarks from the cooperative management.

3. Follow-up

After the activity is completed, the cooperative plans to conduct:

- Follow-up assistance for members who want to deepen the material or have obstacles in applying the knowledge gained.
- Periodic monitoring and evaluation to see the impact of the training on members' participation in the cooperative.
- Organizing further training with more specific materials according to members' needs.

With this structured implementation method, it is expected that basic member education can provide maximum benefits for participants and strengthen the role of cooperatives in improving the welfare of their members.

RESULT AND DISCUSSION

1. Participation of Participants

The Basic Education for Members of Sumber Sejahtera Credit Union Cooperative held at Resto Kebun Ayu, Kemuning, Banjarbaru, South Kalimantan, received a positive response from the members. From the number of participants who registered, as many as [number of participants] members attended and followed the entire series of activities with enthusiasm.

Most of the participants came from various backgrounds, including self-employed people, employees, and housewives, who showed high interest in understanding cooperative principles and financial management.

2. Improved Member Understanding

Based on the results of the pre-test and post-test questionnaires given to participants, there was an increase in understanding in the following aspects.

- Cooperative principles and values: Before the training, only 55% of participants understood the basic principles of cooperatives. After the training, this figure increased to 80%.
- Members' rights and obligations: Members' understanding of their role in the cooperative improved significantly after the interactive explanation and discussion.
- Benefits of Credit Union membership: Participants better understand how the cooperative can help them with financial aspects, such as savings, loans, and welfare programs.
- Personal financial management: Most participants stated that they gained new insights on how to manage family finances and savings strategies.

3. Participant Interaction and Enthusiasm

The discussions and Q&A sessions went well, showing the participants' enthusiasm in understanding more about cooperatives. Some participants shared their personal experiences related to financial management and how cooperatives can help them.

In addition, the case studies and simulations also received positive responses, where participants were active in solving the financial problems given in the exercises.

4. Evaluation and Feedback

From the evaluation results conducted through questionnaires and short interviews, the majority of participants stated that this activity was very useful and hoped for further training with more in-depth material. Some of the feedback given by the participants include:

- The need for a special session on simple investment strategies for cooperative members.
- A desire for hands-on training in daily financial management.
- Request for similar activities to be held regularly to deepen members' understanding.

5. Follow-up

As part of the follow-up activities, Sumber Sejahtera Credit Union plans to:

- Conduct follow-up trainings with a focus on specific aspects such as investment, financial literacy, and loan management.
- Establish a learning community for members who want to continue sharing experiences and discussing better financial strategies.
- Monitoring the impact of this education on members' financial habits over a period of time.

The results of this activity show that basic member education is an important step in strengthening cooperatives and improving the welfare of their members. With a better understanding, members are expected to play an active role in the cooperative and apply the knowledge gained in their daily lives.

6. Documentation



Community Service for Basic Member Education Cooperative Credit Union Sumber Sejahtera at Resto
Kebun Ayu Kemuning Banjarbaru South Kalimantan



7. Activity Materials

PENDIDIKAN DASAR

Koperasi Credit Union Sumber Sejahtera



Fasilitator: ISRA UL-HUDA, S.T, M.M

Banjarbaru, 23 Maret 2025

 @cusutera
  CU Sumber Sejahtera
  cusutera
  cusutera@gmail.com
  cusutera

Mengapa Harus CU ?

Mengapa Menjadi Anggota CU Sumber Sejahtera?

1. Oleh peserta yang hadir
2. Video kesaksian anggota

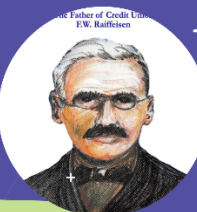


Apa itu CU?


- credere atau credo → saling percaya
- union atau unus → kumpulan

Credit Union → kumpulan orang saling percaya

CU lahir di Jerman awal abad ke-19, dipelopori Walikota Flammersfield, Friedrich Wilhelm Raiffeisen, 1881.



Mengapa ada orang KAYA dan MISKIN ?



Dua Misi-CU



Dua Misi Credit Union



Ternyata... PIKIRAN KITA menentukan SIAPA DIRI KITA!

"Semua hal baik maupun buruk, ada di dunia ini lewat pikiran" (Sang Budha)

BAGAIMANA MENINGKATKAN TABUNGAN ANDA?

1. Cara konvensional:
Simpanan Wajib: Rp.25.000/bulan
Simpanan KINAI / sukarela Rp. 25.000/bulan (bunga tabernakel 5% per tahun)
Dalam lima tahun, berapa tabungan Anda?
2. Cara hebat ala CU:
Meminjam Simpan.
Misalnya Rp 5.000.000 dengan masa pengembalian 12 bulan; bunga 1,45% menurun perbulan.

Proses Perencanaan Finansial




Anggaran Belanja Keluarga (ABK)

Dengan adanya perencanaan keuangan, Anda memiliki sebuah peta atau GPS untuk dapat melangkah maju dan mewujudkan satu-persatu tujuan keuangan Anda.

Apakah bapak dan ibu sudah memiliki rencana keuangan? Jika berkenan, kira-kira ekspektasi apa yang Anda harapkan dengan memiliki sebuah rencana keuangan?

Community Service for Basic Member Education Cooperative Credit Union Sumber Sejahtera at Resto Kebun Ayu Kemuning Banjarbaru South Kalimantan



CARA MENYUSUKAN KEUANGAN KELUARGA

1. Catat seluruh pendapatan keluarga (suami & isteri).
2. Catat perkiraan pengeluaran:
 - a. Tabungan (10%)
 - b. Bayar utang (maks.30%)
 - c. Belanja (60%), yakni untuk:
 - Yang mutlak perlu dan tetap: SPP, angsuran CU, KPR, dll
 - Yang mutlak perlu & selalu berubah: rekening, transport, dana kesehatan, konsumsi, dll
 - Pengeluaran mana suka: kondangan, salon, rekreasi, beli pakaian, dana cadangan, dll
3. Anggaran harus seimbang dan bijaksana



MENGHITUNG KEUANGAN DALAM KELUARGA

PESERTA PENDAS PRAKTIK MEMBUAT ANGGARAN BELANJA KELUARGA



SIMPANAN KETENTUAN UMUM

1. Simpanan Wajib di setor setiap bulan Rp. 25.000,-
2. Simpanan maksimal dari total produk yang dimanfaatkan maksimal Rp. 300.000.000/ anggota.
3. Simpanan Keadil maksimal Rp. 200.000.000/ anggota.
4. Anggota harus menarik secara tunai jika saldo simpanan dari semua produk melebihi batas maksimal.
5. Jika saldo simpanan pada satu produk melebihi batas maksimal, staf keuangan segera secara otomatis melakukan pemindahbukan pada produk simpanan lain.

Produk Simpanan CU Sumber Sejahtera

1. Simpanan POKOK	: Bjs= 5% p.a
2. Simpanan WAJIB	: Bjs= 1,75% p.a
3. Simpanan KADAI	: Bjs= 4% p.a
4. Simpanan KATIA	: Bjs= 3% p.a
5. Simpanan TANGGUH	: Bjs= 2,5% p.a
6. Simpanan TAPANDANG	: Bjs= 2% p.a
7. Simpanan BAHUMA	: Bjs= 2,75% p.a
8. Simpanan HARI RAYA	: Bjs= 2% p.a
9. Simpanan BALALAH	: Bjs= 2,75% p.a
10. Simpanan TILUNG	: Bjs= 2% p.a



PINJAMAN KETENTUAN UMUM

1. Saat konsultasi pinjaman dan pencairan pinjaman, anggota wajib tatap muka langsung dengan bagian kredit. Konsultasi dan pencairan pinjaman tidak bisa diwakilkan.

Solidaritas Duka Cita (SARIKAT)

SARIKAT adalah iuran solidaritas duka cita antar sesama anggota bersifat individu diberikan pada saat anggota meninggal dunia. SARIKAT diberikan maksimal sebesar Rp. 10.000.000,-

Syarat Mendapat Santunan SARIKAT:

1. Anggota Aktif
2. Sudah lunas iuran SARIKAT Rp. 100.000/tahun, Anggota lama maksimal bulan Februari setiap tahunnya.
3. Anggota baru, sudah menjadi anggota lebih dari 1 bulan

Produk Pinjaman CU

1. Pinjaman SARABA KAWA	: Bjs=1,75% LA= 48 bln
2. Pinjaman FASILITAS	: Bjs= 1,5% LA= 60 bln
3. Pinjaman BAHUSA	: Bjs= 1,5% LA= 24 bln

Asuransi Simpanan

Asuransi simpanan adalah perlindungan terhadap simpanan yang disimpan oleh anggota pada Koperasi Credit Union Sumber Sejahtera. Asuransi simpanan diberikan sesuai dengan jumlah simpanan terakhir anggota dan maksimal Rp. 50.000.000,-

Asuransi Pinjaman

Asuransi pinjaman adalah perlindungan terhadap pinjaman yang dipinjam oleh anggota dari Koperasi Credit Union Sumber Sejahtera. Asuransi pinjaman diberikan sesuai dengan jumlah pinjaman terakhir anggota dan maksimal Rp. 300.000.000,-

Klaim Asuransi Pinjaman Ditolak Apabila:

1. Pinjaman anggota yang meninggal dunia tertunggak lebih dari 6 bulan.
2. Jika terjadi seperti point (1) diatas maka sisa pinjaman wajib di bayar sampai lunas oleh ahli waris

SYARAT UMUM PENGAJUAN KLAIM ASURANSI

ADMINISTRASI DARI AHLI WARIS:


1. Surat keterangan kematian dari Desa atau Kelurahan
2. Akta Kematian dari DUKCATRIL
3. Salinan KTP dan KK anggota yang meninggal
4. Salinan KTP ahli waris
5. Salinan KTP 2 orang saksi
6. Jika anggota meninggal dunia di rumah sakit ahli waris wajib melampirkan surat keterangan kematian dan rekam medis dari rumah sakit.


ADMINISTRASI DARI CU SUTERA:


1. Formulir pengajuan pembayaran manfaat asuransi (Klaim Meninggal Dunia) dilanda tangani oleh ahli waris
2. Surat pernyataan keluarga tentang kematian (kronologis Kematian) dilanda tangani oleh ahli waris, saksi 1, saksi 2
3. Buku Tabungan Keanggotaan CU SUTERA


Community Service for Basic Member Education Cooperative Credit Union Sumber Sejahtera at Resto Kebun Ayu Kemuning Banjarbaru South Kalimantan

8. Attendance List

 KOPERASI CREDIT UNION SUMBER SEJAHTERA DAFTAR HADIR PESERTA PENDIDIKAN DASAR CREDIT UNION Tempat Pelayanan Sumber Kasih (SKS) Jl. Bayangkara, Kemuning Banjarbaru - Resto Kebun Ayu 23 Maret 2025						
No.	No. Buku Anggota	Nama Lengkap	JK L P	TTD	No WA Aktif	
1	142.175	Rika Dayanti		<i>[Signature]</i>	0812.600.31.528	
2	142.177	Enos Sukoco		<i>[Signature]</i>	0822.5600.771	
3	142.215	Vinsensia Ratna Pujiastuti				
4	142.208	Elisabeth Purwati Harni Yuliasuti	P	<i>[Signature]</i>	085.242468240	
5	142.280	Ferius	L	<i>[Signature]</i>	087148864715	
6	142.220	Hygenus Herlan Edy	L	<i>[Signature]</i>	08125165433	
7	142.249	Aloysius Sarjono		<i>[Signature]</i>	0813.494.872.43	
8	142.094	Luarning Tyas				
9	142.147	Asnik P Melly	P	<i>[Signature]</i>	0852.2366.5118	
10	142.164	Yohanes Nasap Raharjo	L	<i>[Signature]</i>	0852.5185.4324	
11	142.142	Venni Savitri				
12	142.139	Heni Krismiwidiastuti	P	<i>[Signature]</i>	0813.69507178	
13	142.231	Agustinus Gustri Pausobe				

 KOPERASI CREDIT UNION SUMBER SEJAHTERA DAFTAR HADIR PESERTA PENDIDIKAN DASAR CREDIT UNION Tempat Pelayanan Sumber Kasih (SKS) Jl. Bayangkara, Kemuning Banjarbaru - Resto Kebun Ayu 23 Maret 2025						
No.	No. Buku Anggota	Nama Lengkap	JK L P	TTD	No WA Aktif	
14	142.088	Gregorius Mulyono		<i>[Signature]</i>	085.532.95.25.081	
15	142.202	Endah Saraswati, ST	P	<i>[Signature]</i>	0821.5555.9881	
16	142.276	Matheus Dondan	L	<i>[Signature]</i>	0852.46099086	
17	142.198	Priska Deyana Rima	P	<i>[Signature]</i>	0852.4983349	
18	142.200	Yeni				
19	142.274	Faridha	P	<i>[Signature]</i>	0812.7875.3634	
20	142.173	Maria Magdalena Jumarti				
21	141.426	Egidius Naben				
22	142.287	Aldio Andrianto				
23	142.140	Tea Krisba	P	<i>[Signature]</i>	081.39185608	

 KOPERASI CREDIT UNION SUMBER SEJAHTERA DAFTAR HADIR PESERTA PENDIDIKAN DASAR CREDIT UNION Tempat Pelayanan Sumber Kasih (SKS) Jl. Bayangkara, Kemuning Banjarbaru - Resto Kebun Ayu 23 Maret 2025						
No.	No. Buku Anggota	Nama Lengkap	JK L P	TTD	No WA Aktif	
1		MORPHO HARI PARTONO	L	<i>[Signature]</i>	081348765039	
2		MATHEUS KALLO	L	<i>[Signature]</i>	08124476724	
3		Enny m	P	<i>[Signature]</i>	08125193667	
4		Egon K. P.	P	<i>[Signature]</i>	081252525737	
5		Alvianti R	P	<i>[Signature]</i>	081397700619	
6		Paulius Limkong	P	<i>[Signature]</i>	0812-5130-1319	
7		MARISA DE LESTARI	P	<i>[Signature]</i>	0812-5138-736	
8		Rita Tandung	P	<i>[Signature]</i>	081257828468	
9		AGUSTINUS GUSTRI P	L	<i>[Signature]</i>	0813.4818.0049	
10		Egidius Nabe	L	<i>[Signature]</i>		
11		Nella Ketya	P	<i>[Signature]</i>		
12		Edison Hakelembang	L	<i>[Signature]</i>	089662160350	
13		Yetty Pinowati	P	<i>[Signature]</i>	0897723986	
14						

 KOPERASI CREDIT UNION SUMBER SEJAHTERA DAFTAR HADIR FASILITATOR PENDIDIKAN DASAR CREDIT UNION Tempat Pelayanan Sumber Kasih (SKS) Jl. Bayangkara, Kemuning Banjarbaru - Resto Kebun Ayu 23 Maret 2025						
No.	No. Buku Anggota	Nama	TP/KP	Jabatan	Tanda Tangan	
1.	103.127	Isra Ul Huda, S.T, M.M	KP	Manajer	<i>[Signature]</i>	

DAFTAR HADIR PANITIA PENDIDIKAN DASAR CREDIT UNION Tempat Pelayanan Sumber Kasih (SKS) Jl. Bayangkara, Kemuning Banjarbaru - Resto Kebun Ayu 23 Maret 2025						
No.	No. Buku Anggota	Nama	TP/KP	Jabatan	Tanda Tangan	
1.	151.063	Lisa Kristina, S.TP	KP	Staf Pemberdayaan & Organisasi	<i>[Signature]</i>	
2.	142.146	Robertus Sai Le'la	SKS	Staf Pemberdayaan	<i>[Signature]</i>	
3.	141.108	Landela Irene Harki, S.Si	SKS	Staf Kredit	<i>[Signature]</i>	
4.	140.528	Helena Sri Warli Anjani	SKS	Pamutik	<i>[Signature]</i>	

CONCLUSION

The implementation of Basic Education for Members of Sumber Sejahtera Credit Union Cooperative at Resto Kebun Ayu, Kemuning, Banjarbaru, South Kalimantan, has run well and received positive responses from the participants. Based on the evaluation results and feedback, it can be concluded as follows:

1. **Improved Member Understanding**

The basic education program successfully improved members' understanding of cooperative principles, their rights and obligations, and the benefits of being part of a Credit Union. The pre-test and post-test results showed a significant improvement in the understanding of cooperative concepts and financial management.

2. **Enthusiasm and Active Participation**

The high engagement of participants in discussions, Q&A, as well as case study and simulation sessions showed that members have great interest in deepening their insights on cooperatives and financial literacy.

3. **Direct Benefits for Participants**

Participants felt tangible benefits from the training, especially in the aspect of personal and family financial management. They also gained new insights into how cooperatives can be a means to collectively improve economic welfare.

4. **Need for a Follow-up Program**

From the feedback, many participants hoped for a follow-up program with more specific materials, such as investment strategies, financial recording, and optimal utilization of cooperative services.

5. **Recommendations for Program Sustainability**

As a follow-up, Sumber Sejahtera Credit Union needs to consider:

- Organizing follow-up training that is more in-depth and practical.
- Establish a study group for members to share experiences and improve understanding on an ongoing basis.
- Monitoring the impact of this education on members' financial habits in the long run.

With this basic education, it is expected that cooperative members are increasingly aware of the importance of cooperatives as a common economic platform and are able to apply the knowledge gained to improve the welfare of themselves and their communities.

Suggestion

Based on the results of the **Basic Education** activities of **Sumber Sejahtera Credit Union Cooperative Members**, there are several suggestions that can be taken into consideration for the development of similar programs in the future:

a. **Organizing Further Training**

- Further training should be held with a focus on more specific aspects, such as simple investment strategies, financial recording, and optimization of cooperative services.

- Training can be conducted periodically so that members can continue to develop their understanding.
- b. **More Interactive Learning Methods**
 - The use of more varied learning methods, such as financial simulations, role-playing, and case studies that are closer to the real conditions of members.
 - Utilization of technology such as financial applications or digital modules to improve learning effectiveness.
- c. **Improved Accessibility and Member Participation**
 - Provide more flexible education sessions, both in the form of face-to-face and online meetings, to enable more members to participate.
 - Develop a member learning community as a platform to share experiences and discuss financial management and cooperatives.
- d. **Post-Training Assistance**
 - Cooperatives are expected to provide assistance to members in applying the knowledge they have gained, for example with financial consulting or mentoring sessions.
 - Monitoring the impact of the training on members' financial habits can be the basis for evaluating the success of this program.
- e. **Broader Socialization**
 - Increase the socialization of the importance of basic member education to all cooperative members, including those who have not participated in this activity.
 - Utilize various cooperative communication media, such as newsletters, social media, and community groups, to disseminate information and cooperative education materials.
 - By implementing the above suggestions, it is hoped that member basic education can be more effective in increasing members' understanding of and involvement in cooperatives, so that cooperatives can continue to grow and provide maximum benefits to all their members.

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