

Community Service Socialization of Credit Union Cooperative Sumber Sejahtera Ibu Pkk at Rt. 29 Kel. Syamsudin Noor Banjarbaru South Kalimantan

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Abstract

This community service activity aims to socialize the role and benefits of the Sumber Sejahtera Credit Union Cooperative to PKK members in RT. 29, Syamsudin Noor Village, Banjarbaru, South Kalimantan. This socialization aims to increase public understanding, especially housewives, about the concept of savings and loan cooperatives, the benefits of joining a Credit Union, and how to manage family finances more effectively. The method used in this activity is interactive material presentation, discussion, and question and answer sessions to ensure participants' understanding. It is hoped that through this activity, the community can better understand the importance of cooperatives as a mutual cooperation-based economic forum, so as to be able to improve the financial welfare of families and communities in a sustainable manner.

Keywords: Credit Union, koperasi, pengabdian masyarakat, literasi keuangan, pemberdayaan ekonomi.

INTRODUCTION

Introduction

Cooperatives are one of the important pillars in improving the economic welfare of the community. Credit Union (CU) is a form of savings and loan cooperative that is oriented towards the economic empowerment of its members through the principles of mutual cooperation and solidarity (de Paula et al., 2019; Favalli et al., 2020; Goddard et al., 2023; Gomez-Biscarri et al., 2021; Gómez-Biscarri et al., 2022). CU Sumber Sejahtera is present as a financial institution that aims to help the community in managing finances better, improving welfare, and building community-based economic independence.

On the other hand, the role of housewives in managing family finances is very important. With a good understanding of financial management, housewives can be wiser in managing expenses, saving, and planning a more stable future for their families (Bekaert & Hodrick, 2019; Brigham & Daves, 2019; Madura & Fox, 2023; Perera & Peiris, 2021; Ratnawati et al., 2023; Rianse et al., 2016). Therefore, this socialization activity was held to provide education about the benefits and how to join the Sumber Sejahtera Credit Union to the PKK Women's group in RT. 29, Syamsudin Noor Village, Banjarbaru, South Kalimantan.

Activity Objectives, this socialization activity has several main objectives, namely: Increase public understanding, especially housewives, about the basic concept of Credit Unions and their role in family economic empowerment. Encourage the active participation of PKK women in cooperative activities to build financial independence. Explain the benefits of being a member of the Sumber

Sejahtera Credit Union, including access to savings, loans, and other economic development programs. Provide insights on how to manage family finances more effectively and sustainably. Benefits of Activities, with this socialization, it is hoped that: The public, especially housewives, have a better knowledge of savings and loan cooperatives and their benefits. An increase in the number of CU Sumber Sejahtera members who can benefit from community-based financial services. The creation of a culture of saving and better financial management at the household level.

Cooperatives, particularly Credit Unions (CUs), play a pivotal role in enhancing community economic welfare through principles of mutual cooperation and solidarity. CU Sumber Sejahtera exemplifies this by offering financial services aimed at improving members' economic independence. Previous research by Damanik (2019) highlights the transformative potential of cooperatives in community economic empowerment, yet it lacks specific insights into the challenges of financial literacy among rural housewives. Similarly, Hendar & Kusnadi (2020) emphasize family financial management strategies but do not address the integration of cooperative models like CUs as a tool for economic stability. This study bridges these gaps by examining the direct impact of CU socialization on financial literacy and participation among PKK women in Banjarbaru, South Kalimantan—a demographic often overlooked in prior studies.

The objectives of this activity are twofold: (1) to enhance participants' understanding of CUs and their benefits, and (2) to foster active participation in cooperative initiatives for sustainable financial empowerment. The anticipated benefits include improved financial literacy, increased CU membership, and the cultivation of a savings culture, ultimately contributing to household and community economic resilience.

RESEARCH METHODS

This socialization activity is carried out with an educational and participatory approach so that participants can understand the material well and be active in discussions. The methods used in this activity include:

Lecture and Presentation Method

The presentation of the material was carried out by a resource person from the Sumber Sejahtera Credit Union Cooperative. The materials presented include:

1. Definition and basic principles of Credit Union.
2. Benefits of being a member of CU Sumber Sejahtera.
3. How to join and the deposit-loan mechanism.
4. Effective family financial management strategies.

Presentations are supported by visual media such as Power Point slides and short videos to clarify the information being conveyed.

Interactive Discussions and Q&A

In order for participants to better understand the material, an interactive discussion session was held by giving participants the opportunity to ask questions directly to the speakers. Through this session, participants can convey their experiences and obstacles they face related to financial management, so that the speakers can provide the right solutions.

Simulations and Case Studies

To provide a deeper understanding, participants were given examples of case studies related to financial management in the family. Simple simulations are also carried out, for example in making healthy household budget planning and calculating potential savings through Credit Unions.

Distribution of Socialization Materials

At the end of the activity, participants were given material in the form of booklets or leaflets containing a summary of information about Credit Union Sumber Sejahtera. This material is expected to be a guide for participants in understanding more about the benefits and how to join CU.

Evaluation of Activities

To measure the effectiveness of socialization, an evaluation was carried out through feedback sessions from participants. The evaluation was carried out by providing questions related to participants' understanding before and after the activity. Input from participants was also recorded as material for improvement for further socialization activities.

RESULT AND DISCUSSION

Implementation of Activities

Socialization activities of the Sumber Sejahtera Credit Union Cooperative for PKK women in RT. 29, Syamsudin Noor Village, Banjarbaru, South Kalimantan, has been carried out well according to plan. This event was attended by 32 participants consisting of members of the PKK and the local community. The activity began with remarks from representatives of the CU Sumber Sejahtera Cooperative, followed by material presentation sessions, interactive discussions, and financial management simulations. This activity will be held on March 10, 2025.

Participant Response and Participation

The enthusiasm of the participants can be seen from the many questions asked during the discussion session. Some of the topics that most caught the attention of participants included:

1. How to join and requirements to become a CU member.
2. Savings and loan system in CU.
3. The long-term benefits of saving at a Credit Union compared to other financial institutions.
4. Strategies for managing family finances to be more stable and planned.

Most of the participants revealed that they did not understand the concept of Credit Union before, but after participating in socialization, they became more interested in joining.

Impact of Activities

Based on the results of the evaluation, this activity had a positive impact on the participants, including:

1. Increased understanding: Most participants experienced an increased understanding of the role and benefits of Credit Unions in daily life.
2. Interest in joining: Some participants expressed interest in becoming a member of CU Sumber Sejahtera after understanding the benefits.

Change in mindset about finances: Participants began to realize the importance of saving regularly and managing family finances better.

Obstacles and Challenges

Although this activity went smoothly, there were several obstacles faced, such as:

1. Time constraints: The time available is considered insufficient to discuss all the participants' questions in depth.
2. Lack of initial understanding of participants: Some participants still have a very minimal understanding of cooperatives, so a simpler approach is needed in explaining the concept of CU.

Recommendations for Further Activities

To increase the effectiveness of socialization in the future, some recommendations that can be implemented are:

1. Increase the duration of activities so that the question and answer session and discussion are more optimal.
2. Provide material in the form of short videos or infographics to make it easier for participants to understand.
3. Follow up with individual consultation sessions for participants who wish to join or need further assistance.

Documentation



Activity Materials

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SOSIALISASI

Koperasi Credit Union Sumber Sejahtera (CU SUTERA)

Landasan Ulin, 10 Maret 2025

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

Koperasi Credit Union Sumber Sejahtera

- Koperasi Credit Union Sumber Sejahtera Adalah Koperasi Primer Provinsi
- Wilayah kerjanya di seluruh Provinsi Kalimantan Selatan
- Menjadi anggota koperasi Sekunder PUSAT KOPERASI CREDIT UNION INDONESIA (PUSKOPCUINA) Pontianak dengan No. Keanggotaan 88 Tahun 2021

MISI:
Meningkatkan Kualitas Hidup Anggota Melalui Pelayanan Keuangan, Pendidikan, Pemberdayaan Dan Solidaritas

VISI:
Menjadi Koperasi Credit Union Yang Sehat Dan Berkelanjutan Berbasis Pemberdayaan Ekonomi Kreatif Dan Kearifan Lokal

SLOGAN:
Bahaup Pacang Banahap

Apa itu Koperasi?

UU NO. 25 TAHUN 1992
Pasal 1 Ayat 1

Koperasi adalah badan usaha yang beranggotakan orang-seorang atau badan hukum Koperasi dengan melandaskan kegiatannya berdasarkan prinsip Koperasi sekaligus sebagai gerakan ekonomi rakyat yang berdasar atas asas kekeluargaan.

MISI KOPERASI

MISI EKONOMI

MISI SOSIAL

Dasar Hukum

Badan Hukum

IZIN USAHA SIMPAN PINJAM

NPWP & NIK

AHS 0001836.AH.01.20 Tahun 2020
Tanggal 14 Januari 2020

Revisi:
02201013715030004
Tanggal 10 JUNI 2024

NPWP: 04.670.543.2.731.000
NIK: 6371030030147

Koperasi Credit Union Sumber Sejahtera Sudah Masuk Dalam Kategori Koperasi Besar Dengan Risiko Usaha Yang Tinggi. Sehingga di Tahun 2024 Telah Memperbaharui Ijin Usaha Simpan Pinjamnya Dari Biasa Menjadi Berbasis Risiko di Online Single Submission (OSS).

STRUKTUR ORGANISASI KOPERASI CREDIT UNION SUMBER SEJAHTERA

RAPAT ANGGOTA TAHUNAN

PENGURUS



Ketua
Jahid, S. Dae



Wakil Ketua
FX, The Intirine



Sekretaris
Laila, S. Dae



Bendahara
Rusman, Sri

PENGAWAS



Ketua
Haryu, A. Nini



Sekretaris
Sa, Kurnias, Sri



Bendahara
Bani, S. Dae

ANGGOTA

Struktur Organisasi 2024-2026

- Jumlah Pengurus: 5 orang
- Jumlah Pengawas: 3 orang
- Jumlah Pegawai: 27 orang

STRUKTUR MANAJEMEN



Ketua
Jahid, S. Dae



Wakil Ketua
FX, The Intirine



Sekretaris
Laila, S. Dae



Bendahara
Rusman, Sri

KANTOR POKOK



Ketua
Jahid, S. Dae



Wakil Ketua
FX, The Intirine



Sekretaris
Laila, S. Dae



Bendahara
Rusman, Sri

Asuransi

Asuransi SARIKAT/SOLDUKA Anggota
Sebesar Rp. 10.000.000/orang

Asuransi Simpanan Anggota Maksimal
Sebesar Rp. 50.000.000/orang

Asuransi Pinjaman Anggota Maksimal
Sebesar Rp. 150.000.000/orang

Dalam melindungi anggotanya Koperasi Credit Union Sumber Sejahtera, bekerjasama dengan PUSKOPCUINA dan Mitra menjalin kerjasama dalam hal perlindungan Solidaritas Kedukaan Anggota (SARIKAT/SOLDUKA), Asuransi Simpanan dan Asuransi Pinjaman.

STRUKTUR ORGANISASI KOPERASI CREDIT UNION SUMBER SEJAHTERA TP-SUMBER KASIH

MANAJEMEN



Ketua
Jahid, S. Dae



Wakil Ketua
FX, The Intirine



Sekretaris
Laila, S. Dae



Bendahara
Rusman, Sri

ANGGOTA



Anggota 1
Jahid, S. Dae



Anggota 2
FX, The Intirine



Anggota 3
Laila, S. Dae



Anggota 4
Rusman, Sri

Syarat Klaim Asuransi

- Buku Anggota CU SUMBER SEJAHTERA
- KTP dan KK Anggota Yang Meninggal
- KTP dan KK Ahli Waris (Orang Yang Diwakilkan Oleh Keluarga Untuk Mengurus)
- KTP 2 orang Saksi
- Fomulir Pengajuan Klaim yang diisi dengan lengkap, jelas, jujur dan benar serta ditandatangani oleh Ahli Waris (Orang Yang Diwakilkan Oleh Keluarga Untuk Mengurus), (Disiapkan Oleh CU)
- Surat Pernyataan Kematian Dari Keluarga Yang Di tanda Tangan Oleh Ahli Waris dan 2 Orang Saksi (Disiapkan Oleh CU)
- Surat Kematian Dari Desa Dan Akta Kematian dan DUKCATPIL

Data Statistik CU Sumber Sejahtera Januari 2025



- Anggota: 3.605 orang
- Aset: Rp. 48.008.390.111
- Pinutang Beredar: Rp. 35.355.441.065

Kantor Pelayanan:

1. TP. Bintang Karantika Meratus di Lok Besar Barabai
2. TP. Sumber Kasih di Banjarmasin
3. TP. Tunas Mawar di Tanjung
4. TP. Loksado di Loksado
5. TP. Sinar Bamega di Cantung

Produk Simpanan Dan Pinjaman

SIMPANAN

1. Simpanan Pokok
2. Simpanan Wajib
3. Simpanan KENDAI
4. Simpanan KATIA
5. Simpanan TANGGUNG
6. Simpanan TAPANDANG
7. Simpanan BAHUMIA
8. Simpanan HARI RAYA
9. Simpanan BALALAH
10. Simpanan TILUNG

PINJAMAN

1. Pinjaman SARABA KAWA
2. Pinjaman FASILITAS
3. Pinjaman BAUSAHA
4. Pinjaman MAISI TABUNGAN
5. Pinjaman TILUNG
6. Pinjaman BAHUMIA
7. Pinjaman Kelompok Binaan
8. Pinjaman PAHADANGAN
9. Pinjaman Dibawah Simpanan

Syarat Jadi Anggota

DISTRIBUSI SETORAN AWAL	NOMINAL (Rp)
Administrasi Anggota Masuk	25.000
Simpanan Pokok	100.000
Simpanan Wajib	25.000
Simpanan KENDAI	50.000
SARIKAT (Solidaritas Kehidupan)	100.000
Kontribusi Pendidikan Anggota	50.000
TOTAL SETORAN	350.000

Administrasi:

1. WNI
2. Dikeluarga KIP Kuliah
3. Usia belum mencapai 60 tahun
4. Menjadi Anggota Dalam Keadaan Sehat
5. Menyerahkan foto copy Kartu Tanda Penduduk (KTP) dan Kartu Keluarga yang masih berlaku sebanyak 1 lembar
6. Menyerahkan 1 lembar pasfoto ukuran 2 x 3 cm atau terbaru diambil foto
7. Mengisi Surat Pernyataan Menjadi Anggota SPMAU



















TERIMA KASIH

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Attendance List

KOPERASI CREDIT UNION SUMBER SEJAHTERA					
DAFTAR HADIR PESERTA SOSIALISASI & MOTIVASI TEMPAT PELAYANAN SUMBER KASIH Jalan Tambak Langsat, Landasan Ulin Utara 10 Maret 2025					
No.	Nama Lengkap	JK		TTD	No WA Aktif
		L	P		
1	ubs seliverini	✓		AS	085072514147
2	TAFMIATI	✓		JMY	085654179981
3	Nur choyati			HAR	
4	Tita. Rosita			RESEP	082151317369
5	Konsisten			HAR	
6	Sri Handayani	✓		J.	085787037551
7	Lailatul	✓		J.	085393667679
8	Valent	✓		J.	085930294310
9	Sulistiyowati	✓		AK	081396906770
10	Supatmi	✓		SK	083892354510
11	musiman Samel			AK	081522823677
12	Rusmina			JR	08530545576
13	Yanti			VA	087837735497
14	Agus Seryo Pini			AK	



KOPERASI CREDIT UNION SUMBER SEJAHTERA					
32	Dwi Safitri	✓		dkr	
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

 KOPERASI CREDIT UNION SUMBER SEJAHTERA				
15	Saputra W.	C		0823 5138 2121
16	Yuliani			0819 94478862
17	Saharwati			083187963176
18	Titis Hardaninggar			085787603878
19	Bainah			085345 310859
20	Desi Marlinda			0831 5982 2181
21	Sisilia S Harwati			081346505288
22	Rodhiyati			0877 90461053
23	Gohi			0812 3282 767
24	Supriatin			08773506044
25	Marni Suhubi			0821 5718 9559
26	Rusmilia Wati			0812-8474-728
27	Riskia			088744581563
28	Rurfajriwati			-
29	Riti Nurhayati			-
30	Harigaki			-
31	Nora Arjuna			-

Jl. Cempaka Raya No. 9 RT. 48 RW.03 Kel. Basirih Kec. Banjarmasin Barat 70245
 Kota Banjarmasin, Prov. Kalimantan Selatan

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0812 5555 1655

 KOPERASI CREDIT UNION SUMBER SEJAHTERA					
DAFTAR HADIR FASILITATOR SOSIALISASI MOTIVASI & PENYEGARAN TEMPAT PELAYANAN SUMBER KASIH Jalan Tambak Langsat, Landasan Ulin Utara 10 Maret 2025					
No.	No. Buku Anggota	Nama	TP/KP	Jabatan	Tanda Tangan
1.	103.127	Isra Ul Huda, S.T, M.M	KP	Manajer	

DAFTAR HADIR PANITIA SOSIALISASI MOTIVASI & PENYEGARAN TEMPAT PELAYANAN SUMBER KASIH Jalan Tambak Langsat, Landasan Ulin Utara 10 Maret 2025					
No.	No. Buku Anggota	Nama	TP/KP	Jabatan	Tanda Tangan
1.	151.063	Lisa Kristina	KP	Staf Pemberdayaan & Organisasi	
2.	142.146	Robertus Sai Le'la	SKS	Staf Pemberdayaan	

Jl. Cempaka Raya No. 9 RT. 48 RW.03 Kel. Basirih Kec. Banjarmasin Barat 70245
 Kota Banjarmasin, Prov. Kalimantan Selatan

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0812 5555 1655

CONCLUSION

Socialization activities of the Sumber Sejahtera Credit Union Cooperative for PKK women in RT. 29, Syamsudin Noor Village, Banjarbaru, South Kalimantan, has been running well and achieved the expected goals. Through material presentations, interactive discussions, and financial management simulations, participants gained a better understanding of the concept and benefits of Credit Unions in improving family economic welfare. The results of the evaluation showed that most participants experienced an increased understanding of the importance of saving and managing finances more wisely. In addition, interest in joining CU Sumber Sejahtera has also increased, showing the effectiveness of this activity in encouraging public awareness of the benefits of cooperatives. However, there are several challenges such as time constraints and lack of initial understanding of participants that can be improved in the next socialization activity. Therefore, it is recommended that there be a follow-up in the form of consultation sessions, the provision of materials in a form that is easier to understand, and a longer duration of activities so that the benefits of socialization can be maximized. Overall, this activity succeeded in providing insight and encouragement for the community to be more active in managing family finances through Credit Unions, so that they can improve welfare in a sustainable manner.

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