

# Financial Statement Analysis Training for the Management of Rukun Palembang Cooperative

Fransiska Soejono<sup>1\*</sup>, Kusmawati Kusmawati<sup>2</sup>, Nicholas Nicholas<sup>3</sup>, Timothy Timothy<sup>4</sup>

Musi Charitas Catholic University, South Sumatera<sup>1,2,3,4</sup>

[fransiska@ukmc.ac.id](mailto:fransiska@ukmc.ac.id)<sup>1\*</sup>, [atkusma@gmail.com](mailto:atkusma@gmail.com)<sup>2</sup>, [nicholaskie2@gmail.com](mailto:nicholaskie2@gmail.com)<sup>3</sup>, [Thimotyrs@gmail.com](mailto:Thimotyrs@gmail.com)<sup>4</sup>



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## Abstract

**Purpose:** The management of the cooperative must to know about soundness of their cooperative to plan and decision making in enhancing the welfare for its members. So, the purpose of this activity are to explain for management of Rukun credit cooperative how to analyze financial statement to know about soundness rate of their cooperative. Information about soundness rate can be basic to financial management of Rukun credit cooperative.

**Methodology:** This activity was carried out at the Shop House (Ruko) Kopdit Rukun Jl. Siaran Perumnas Sako. The participants of the activity are Managers and Administrators of Kopdit Rukun. Activities are carried out in the form of lectures, questions and answers, discussions and practices of calculating and analyzing financial statements. Giving lectures using the help of projectors, laprop, screens, whiteboards, markers, stationery, paper and also cooperative annual report books. Activities were evaluated using hardfile questionnaires distributed at the beginning and end of activities containing pre and post tests. The total participants were 28 people and the response rate to the pre and post test questionnaire was 85.71% (24 out of 28 participants).

**Results:** Based on the results of the pre and post test questionnaire, an increase in understanding was obtained which was seen from the number of correct answers increased from 61.218% to 66.346%. The number of trainees from the beginning of the activity to its completion shows more than 80% and this means that this activity is in demand by participants. Based on the number of correct answers from 24 participants, it was found that 12 (50%) participants experienced an increase in understanding, 8 (33%) participants experienced a decrease in understanding, and 4 (17%) other participants did not experience a change in understanding.

**Limitation:** The number of trainees from the beginning of the activity to its completion shows more than 80% and this means that this activity is in demand by participants.

**Contribution:** The results of the questionnaire on material understanding by comparing answers before and after the training showed an increase in scores, and this means that participants' understanding of financial statements and financial statement analysis has increased.

**Keywords:** *financial statement analysis, health level, performance, pearls*

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## 1. Introduction

Based on Law No. 25 of 1992 concerning Cooperatives, cooperatives are business entities that have an important role in the economic development of the community. The article explains the function of cooperatives in society is to build and develop the potential of society in general and members in

particular. The function of this cooperative more clearly shows that improving the quality of life of members can improve the quality of life of the surrounding community.

As a community business entity, cooperatives are required to have performance that can ensure their survival. Information regarding the performance of the cooperative must be readable by all members of the cooperative, because the owner of the cooperative according to article 17 of the cooperative law is a member of the cooperative itself. Information on cooperative performance can be read in the annual report of the cooperative which contains the balance sheet and report of the remaining operating results as well as an explanation of the document as described in article 35 of the cooperative law. This annual report will be submitted at the Annual Member Meeting (RAT) as a form of accountability for the cooperative management.

The submission of annual reports at the Annual Member Meeting (RAT) has been carried out regularly by the Rukun Credit Cooperative every year. Koperasi Kredit Rukun is a savings and loan cooperative established in 1974 and obtained legal entity status in 1992. This cooperative is located at Jalan Dempo no 1149 Palembang and until 2022 has more than 12,000 members. The annual report of the Rukun credit cooperative contains the articles of association and bylaws of the cooperative, organizational structure, educational aspects, financial aspects, especially the Remaining Operating Results (SHU). This annual report is printed as much as the number of members and administrators of the cooperative.

The annual report distributed to all members and administrators of the harmonious credit cooperative should be read and understood its contents to be the material for evaluation and basis for determining the next period of policy. Understanding the contents of the annual report will allow cooperative members to know how the board is performing and can be used as a basis for the next cooperative board election. Management needs to know whether the cooperative they manage has increased or decreased assets, the productivity of the cooperative's assets, liquidity, ability to collect, the ability of assets to earn profits, the financial health of the cooperative. This knowledge will be used as evaluation material for the board to be the basis for determining the next period of policy. Members also need to understand the ability of the cooperative to manage member savings funds, the remaining business results that can be obtained, the financial health of the cooperative so that the sustainability of the cooperative business is known, and the safety of their funds stored in the cooperative (Aditia, Dharma, Nur, 2022). This knowledge will be material for members in assessing the ability of the board to manage the cooperative and this will be the basis for members in choosing administrators in the future period.

Financial statements are prepared to provide information that can be utilized for its users (Herawati, 2023). Financial statements are also important to be analyzed to get an assessment as a benchmark for how efficient and effective the activities that have been carried out. This applies not only to companies but also to cooperatives which are business entities aimed at the welfare of their members. Cooperatives must know the importance of financial statements and the analysis carried out on them. The urgency of cooperative having financial statements is mainly due to compliance with applicable financial standards, documenting cooperative financial transactions, knowing information on the financial condition of the cooperative, tax interests, the impact when the cooperative owner does not have cooperative financial statements (*D'Consulting Business Consultant*, 2019). When a cooperative does not have financial statements or already has but is still just, the impact is that it cannot know the assets and liabilities it has, does not know the contribution of costs incurred, does not have accountability to *stakeholders*, and does not have business projections.

Financial statements and analysis have been realized as a necessity for cooperatives, especially Rukun cooperatives. Rukun Cooperative is one of the largest cooperatives in Palembang. Rukun Cooperative has been established since August 14, 1978. The number of members, which was originally only 23 people in 1978, has now reached 12,850 at the end of 2021. Koperasi Rukun has a website, namely <https://kopditrukun.com/>. This cooperative has been incorporated, namely Legal Entity No. 003228 /

BH / XX / dated October 21, 1992. In planning its activities, the manager of the credit cooperative (Kopdit) Rukun included financial statement analysis courses (training) which in turn collaborated with Musi Charity Catholic University. This training activity was held for the management (manager) and management of Kopdit Rukun. Financial statements are part of the responsibility of the management and become part of the cooperative reporting system intended for internal and external parties of the cooperative. In Law No. 25 of 1992 concerning cooperatives, article 35 states that after the cooperative financial year closes, no later than 1 month before the annual member meeting, the management prepares an annual report containing at least the balance sheet, calculation of operating results, and notes to financial statements.

The assessment of the health level of cooperatives can be carried out by referring to seven aspects listed in the regulation of the Deputy for Supervision of the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07/Per/Dep.6/IV/2016 concerning Guidelines for Health Assessment of Sharia Savings and Loans and Financing Cooperatives and Cooperative Sharia Savings and Loan Units and Payments (Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia, (2016). Seven aspects were assessed using qualitative and quantitative approaches. Researchers who have used health level criteria, including Nutri and Wahyuningrum (2019), conducted an assessment of the health level of KSP Sahabat Setia SMAN 6 Kupang from 2012-2016 and found it to be in the fairly healthy category judging from the average score for each (three) aspects in the range of  $20 \leq X < 30$ . The three aspects seen include the liquidity aspect, the capital aspect and the independence and growth aspect. Three aspect as health level criteria in perbankan that used by Putri, Pangestuti, dan Kusmana (2021) and by Sukma, Marlina, Kusmana (2021).

Another researcher is Rudiwantoro (2019), assessing the health level of the Abdi Rekan Palembang savings and loan cooperative based on seven measurement aspects, namely capital aspects, conductive asset quality aspects, management aspects, efficiency aspects, liquidity aspects, independence and growth aspects, and cooperative identity aspects. The score obtained by KSP Abdi Rekan is 81.65 total score and is in the healthy category because it is in the range of  $80 \leq X \leq 100$ . However, there are several aspects that still need serious attention because they have low scores, namely liquidity aspects and aspects of independence and growth.

Assessment of the health level of cooperatives can also be done with the PEARLS approach PEARLS is a financial ratio system based on the World Council of Credit Unions (WOCCU) that provides a detailed picture of credit cooperatives. PEARLS consists of Protection (P), Effective Financial Structure (E), Asset Quality (A), Rates of Returns and Costs (R), Liquidity (L), and Sign of Growth (S) (Kurniyati, 2011). Pearls has 41 indicators in measuring the health level of cooperatives. The indicators in the PEARLS all use a quantitative approach.

Researchers who have used PEARLS include Tangdialla and Sanda (2021), examining the health level of Sauan Sibarrung's Credit Union business. The results showed that the financial performance of Credit Union Sauan Sibarrung's business in terms of (1) the Protection aspect had a healthy performance, (2) the Effective Financial Structure aspect showed unhealthy performance, (3) the Asset Quality aspect showed unhealthy performance, (4) the Rates of Return and Costs aspect showed unhealthy performance, (5) the Liquidity aspect showed healthy performance, (6) the Sign of Growth aspect indicates unhealthy performance.

Another researcher is WehelninceSerry (2015), examining the health level of Amboina Heart Credit Union. The findings were in 2012 – 2014. In 2012, each indicator in accordance with the measurement table of Effective Financial Structure resulted in 3 (three) indicators that were not ideal, then from 4 (four) indicators in the position of Assets (Use), namely: Outstanding Receivables (E1), Negligence Receivables (A1) and Non-yielding Assets (A2), in passiva position (Source) there are 2 (two) Not ideal indicators. In addition, from 3 (three) indicators, namely: Non-Stock Deposits (E5) and Institutional Capital (E9). This situation affects the decline in Income, Liquidity, and Capital of Institutions with Poor criteria. The effective financial structure of Amboina *credit union* has undergone changes and improvements for the better from 2012-2014.

In the Rukun cooperative, health level assessment and evaluation have been carried out using horizontal analysis but have not yet conducted vertical analysis. The Rukun Fiscal Year 2021 annual accountability report book has several parts, namely (1) management accountability report, (2) supervisory inspection report, (3) attachments, and (4) advertisements. In the accountability report section, the management not only shows the results of horizontal analysis that describes developments from year to year, but also the financial statements, balance sheets, and calculation of operating results for the last two years (2020 & 2021). Some of the ratio calculations are also seen such as the ratio of income to total assets, the ratio of dividends to total income expenses, the ratio of service expenses, meetings, and management official trips to total income, the ratio of salary expenses, services, and employee development to interest income, the ratio of interest income to outstanding loans, and PHS solidarity and education contributions to operating income. In the report on the results of the supervisory examination, there is a description of findings from legal, organizational, financial, capital and management aspects. However, the results of these calculations have never been carried out vertical analysis and previous discussions with all management and management.

Another assessment carried out by the Rukun cooperative is that there is a calculation of 17 indicators (out of 41 indicators) of PEARLS, but no analysis has been found of the results of comparing performance achievement targets with the results of calculating 17 PEARLS indicators (Kopdit Rukun, 2022). While in the annex section, it can be seen that there are several groups of ratios that have been calculated such as 5 ratios that describe liquidity performance, 3 ratios that describe leverage performance, 4 ratios that describe business performance / institutional activities, 4 ratios that describe capital, and 4 ratios that describe efficiency. However, there has been no review of the analysis of the health level of kodpit get along well. Based on interviews with several management parties (managers), it was found that most of them only pay attention to the scope of their duties and do not understand the financial condition or performance of the Rukun kodpit either based on vertical analysis, PEARLS ratio2 or other ratios. On this occasion, the Rukun kodpit has felt the need for training related to this financial ratio analysis. In fact, not all administrators and members of the cooperative read and understand the contents of the annual report, especially about financial statements. The results of interviews with administrators who are not the finance department obtained information that they do not really understand the meaning of the results of financial statement analysis in the annual report. Interviews with several members of the cooperative found out that only a few understand about the contents of the cooperative's financial statements. This is understandable because the educational background of the board and members of the cooperative is not all from the field of accounting or management.

Management (managers) and most (> 90%) cooperative administrators do not understand the forms of financial statements and their analysis, do not understand vertical analysis and financial ratio calculations, and also do not understand the assessment (analysis) of the health level of cooperatives. This fact then became the basis for the emergence of motivation to provide training on understanding the contents of annual reports and analysis of cooperative financial statements. This training is accommodated in community service activities with participants being administrators of credit cooperatives getting along well and the speakers of the training are lecturers in the field of accounting studies and lecturers in the field of management studies.

## 2. Methodology

The methodology used in this service activity is in the form of training on financial statements and analysis of cooperative financial statements. The delivery of material in this training is carried out by the tutorial, practice, and discussion method. This method as used by Susanto dan Marnisah (2022). The material presented is about understanding the content of financial statements and how to analyze financial statements. The use of cooperative annual reports as practice material is of much benefit to participants. In addition to providing an understanding of the contents of financial statements and their analysis, participants also came to know how the financial condition of the cooperative. Calculation practice is also applied so that participants know how to analyze according to existing data. The data used in the calculation practice is the data in the annual report of the cooperative. Wahyudi, Riduwan, and Rifan (2019) in Susanto Marnisah (2022) said that training method with combination between discourse, discussion, and practice can increase understanding.

The target of service is the management (Manager and Management) of the Rukun credit cooperative as training participants consisting of 28 people. These trainees have a scientific background that is not all from the field of accounting and management. So a simpler explanation is needed so that it can be accepted even with different backgrounds. The location of the training is in one of the branches of the Rukun credit cooperative, namely at TP Sako Musi Ruko Griyasakti. The training time was divided into two sessions, namely the first about financial statements and the second about financial statement analysis. The equipment and materials used in the training are using projectors and annual report books. The following is a map image and the distance from Musi Charitas Catholic University (UKMC) to one of the shophouses where the rukun cooperative training activities are located, namely at TP Sako, Ruko Musi Griyasakti No. 10 Jl. Siaran Perumnas Sako (figure 1).

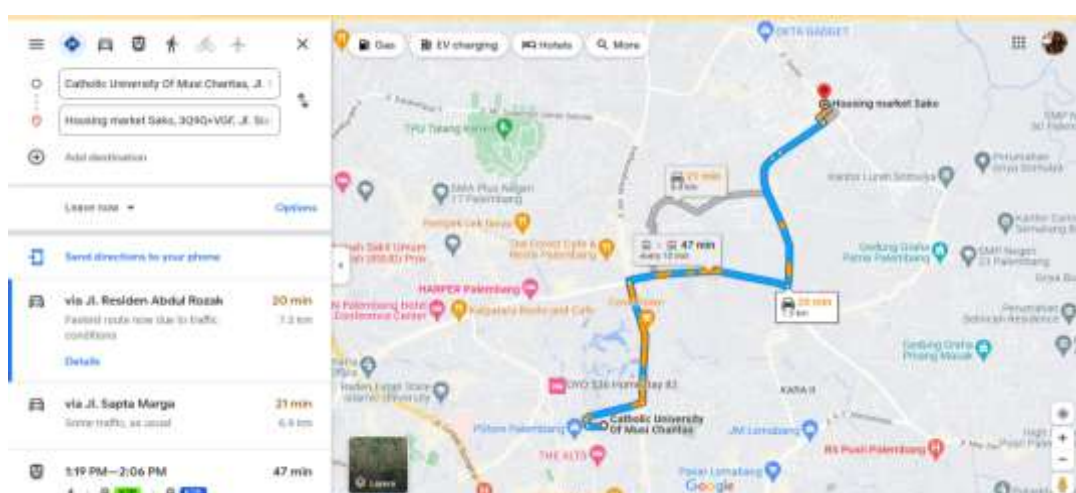


Figure 1. Map of the distance from UKMC to one of the Rukun Cooperative Shophouses  
Source: google map

## 3. Result and discussion

Surveys and interviews are conducted a few days before the implementation and this must be done so that everything is prepared as needed. Surveys conducted to determine the location, capacity of the room, identify participants, identify materials, equipment, and equipment available. The survey results show that the location of the activity is in the city, namely at the branch office near the Perumnas terminal but has a large enough parking area. The capacity of the room is in accordance with the number of participants and complete equipment is available for material delivery, as can be seen in figure 2. In this branch office, there are enough annual report books that can be used for material supplementary materials.



Figure 2. Training Activities & Participants

Interviews were conducted to find out the background of participants, fields of work, and understanding that had been obtained. This is necessary so that the material delivered is according to the needs of participants. The interview results showed that participants came from backgrounds that were not all in accounting and finance. The field of work of participants is diverse, namely in all parts of the management structure at branch offices, and this means that not all participants are in the finance department. The understanding that participants have about financial statements and financial statement analysis is still not much, because so far it is still limited to receiving ready-made annual reports without participating in preparing them directly.

The delivery of material was carried out for 1 day from 8 am to 5 pm i.e. on Sunday November, 22<sup>nd</sup> 2022. The delivery of the material is divided into 2 sessions. The first session of material delivery of understanding cooperative financial statements was held from 8 am to 10 pm. Some material on understanding cooperative financial statements can be seen in figure 3



Figure 3. Cooperative Financial Statement Material

Source: various sources processed by the author

The second session, namely the analysis of cooperative financial statements, is divided into two, namely from 10.00 to 12 o'clock and from 13.30 to 16.00, because it gives participants time to rest, eat, and pray. There are actually many materials for analyzing cooperative financial statements that can be delivered. In accordance with the available time, this material is focused on cooperative health analysis, pearls analysis, camel analysis. Some of the material for analyzing cooperative financial statements are as follows:

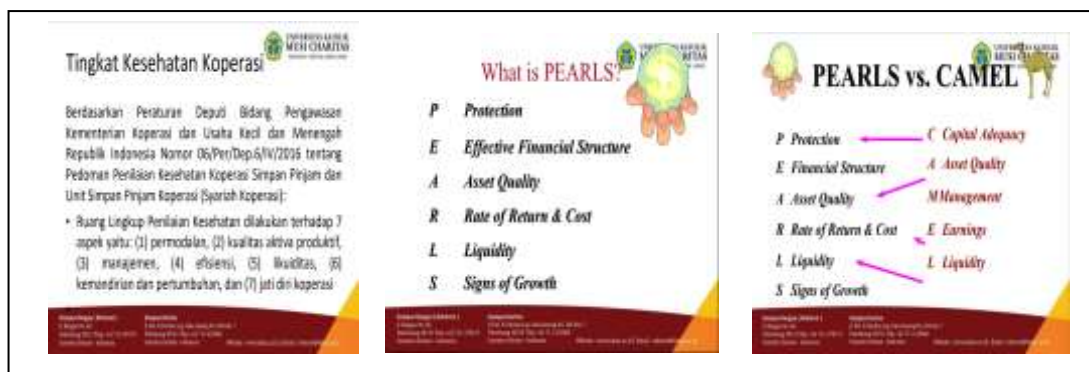


Figure 4. Sample Financial Statement Analysis Material  
Source: various sources processed by the author

The submission of financial statement analysis material is complemented by calculation practice accompanied directly by the team. Cooperative financial statement data contained in the annual report becomes material for the practice of calculating financial statement analysis. The direct counting practice activity was followed by participants enthusiastically because participants knew how their cooperative was performing. The picture of the practice of calculating financial statement analysis can be seen in figure 5.



Figure 5. Calculation Practice of Financial Statement Analysis

Financial statement training and cooperative financial statement analysis before closing are evaluated first by distributing questionnaires to measure participants' understanding after attending the training. Questionnaires were distributed before and after the delivery of the material and the evaluation results showed an increase in grades after attending the training. Result of evaluate can be seen in table 1, that shows the *pre and post test* results of participants who answered right and wrong. Questions 6, 7, 8, 9, 11, 12 improved for correct answers. The other questions remained the same for the number of correct answers (on questions 2 and 10), and there were 5 questions that actually decreased in correct answers. This decrease in the number of correct answers indicates that they have not understood the five statements. The atmosphere of the training proceeded in an orderly manner even though some participants were seen going in and out of the room. Some of the participants thought that only certain people who understood about financial statements and analysis were administrators in the financial department. Those who feel no interest in the material only capture certain material and ignore material that they consider irrelevant to their duty of responsibility. This causes some questions to actually decrease. Overall, there was an increase in comprehension as seen from the number of correct answers increased from 61 % to 66 %.

Table 1. Recap Questionnaire Correct Answers

Training participants				
No.	Statement	Pre	Post	
1	In the Regulation of the Deputy for Supervision of the Ministry of Cooperatives and SMEs of the Republic of Indonesia in 2016, health assessment can be carried out with PEARLS which covers 41 aspects.	21%	4%	
2	The 7 aspects in cooperative health assessment consist of qualitative and quantitative assessments.	83%	83%	
3	The benefit of ratio analysis and vertical analysis is to determine the health level of the cooperative or the financial condition of the cooperative.	79%	83%	
4	The 4 categories in the cooperative health assessment are healthy, moderately healthy, under supervision and under special supervision.	96%	83%	
5	The ratio of own capital to total assets is part of the assessment of capital aspects	83%	96%	
6	The ratio of risk reserves to non-performing loans is part of the assessment of the quality aspect of productive assets.	54%	71%	
7	Institutional and liquidity management is part of the assessment of management aspects	54%	75%	
8	Pearls is a management tool to evaluate the financial stability of cooperatives.	63%	92%	
9	Pearls uses quantitative indicators, while CAMEL uses quantitative and qualitative.	54%	71%	
10	CAMEL is a surveillance tool, focusing primarily on rescue and not focusing on all key areas of copdit management.	63%	63%	
11	PEARLS does not explicitly evaluate management, providing explicit evaluation of management through a review of the results of 41 indicators.	50%	75%	
12	Vertical analysis is also called common size analysis that compares financial items in profit and loss and balance sheet.	58%	63%	
13	The percentage of total assets obtained from asset items is divided by the total pasiva, multiplied by 100%.	38%	14%	
Average number of missed correct and their percentage		61%	66%	

Source: processed primary data

A Comparison of data on the number and percentage of correct answers for each participant in the *pre and post test*, can show in table 2. Based on table 2, it was found that there were 12 (50%) participants experiencing an increase in understanding, 8 (33%) participants experiencing a decrease in understanding, and 4 (17%) other participants experiencing no change in understanding. The understanding and practice of financial statement analysis should not stop at the time of training, but needs to be practiced continuously so that the knowledge and understanding gained increases.

Table 2. Comparison of Number and Percentage of Correct Answers from Participants  
On Pre and Post Test

Participants	Correct Answer Pre Test		Correct Post Test Answers		Amount difference	Percent Difference	Change
	Sum	Percent	Sum	Percent			
1	11	0,84615385	7	0,538461538	-4	-0,307692308	Decrease
2	8	0,61538462	5	0,384615385	-3	-0,230769231	Decrease
3	8	0,61538462	9	0,692307692	1	0,076923077	Increase
4	11	0,84615385	6	0,461538462	-5	-0,384615385	Decrease
5	9	0,69230769	10	0,769230769	1	0,076923077	Increase
6	11	0,84615385	10	0,769230769	-1	-0,076923077	Decrease
7	9	0,69230769	6	0,461538462	-3	-0,230769231	Decrease
8	10	0,76923077	9	0,692307692	-1	-0,076923077	Decrease
9	9	0,69230769	9	0,692307692	0	0	-
10	7	0,53846154	7	0,538461538	0	0	-
11	8	0,61538462	10	0,769230769	2	0,153846154	Increase
12	10	0,76923077	9	0,692307692	-1	-0,076923077	Decrease
13	4	0,30769231	11	0,846153846	7	0,538461538	Increase
14	7	0,53846154	11	0,846153846	4	0,307692308	Increase
15	8	0,61538462	8	0,615384615	0	0	-
16	6	0,46153846	7	0,538461538	1	0,076923077	Increase
17	8	0,61538462	8	0,615384615	0	0	-
18	8	0,61538462	7	0,538461538	-1	-0,076923077	Decrease
19	8	0,61538462	11	0,846153846	3	0,230769231	Increase
20	7	0,53846154	8	0,615384615	1	0,076923077	Increase
21	3	0,23076923	7	0,538461538	4	0,307692308	Increase
22	3	0,23076923	11	0,846153846	8	0,615384615	Increase
23	9	0,69230769	10	0,769230769	1	0,076923077	Increase
24	9	0,69230769	11	0,846153846	2	0,153846154	Increase
				Increase=12	Decrease=8	Constant = 4	

Source: processed primary data

As a form of appreciation to the training participants present, participants were given training certificates. This certificate is also required by cooperatives to show efforts to develop the competence of management and cooperative members. Figure 6 shows trainees after obtaining a training certificate.



Figure 6. Photos of Resource Persons and Trainees

#### 4. Conclusion

Implementation of community service training activities has been carried out to help solve the poverty of cooperative administrators and members regarding understanding financial reports and analysis of cooperative financial reports. The results obtained from the training show that: a. The number of training participants from the start of the activity to the end showed more than 80% and this means that this activity was in demand by participants. b. The results of the questionnaire regarding understanding material by comparing answers before and after training show an increase in scores, and this means that participants' understanding of financial reports and financial report analysis has increased. c. This training activity gave rise to the idea of establishing collaboration between cooperatives and universities in increasing the competence of cooperative management and members. d. The existence of limited time does not reduce the enthusiasm for delivering material according to what the participants need. Similar activities can be carried out in various other cooperatives by considering the focus of training on certain sections of the cooperative which are very interested in analyzing financial reports. In addition, more attention can be paid to training time limits and ice breaking session.

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