FINANCIAL MANAGEMENT INFORMATION SYSTEM AT KSP.RAJAWALI MANDIRI CITRA (RCM) - BRANCH KARAWANG

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ABSTRACT

KSP. Rajawali Citra Mandiri (RCM) Branch Karawang are cooperatives engaged in savings and loan services. Financial management information system required for the management of financial transactions, KSP. Rajawali Citra Mandiri (RCM) Branch Karawang management finance included capital of cooperatives, cooperative cash and payroll.

Difficulties of Branch manager from supervise cash-in or cash-out because the data received by the branch manager all this time is form calculation reports who less inforamative which have an impact to Branch manager unable to see financial growth and customer at KSP. Rajawali Citra Mandiri (RCM) Branch Karawang and Brach manager from planning more funds often interpreting the capital to be issued business activity of KSP. Rajawali Citra Mandiri (RCM) Branch Karawang The approach to solving the problems that have been outlined is to establish a Financial Management Information System at KSP. Rajawali Citra Mandiri (RCM) Branch Karawang.

Financial Management Information System apply forecasting methods to assist the Branch Manager in the planning of capital for activities deposits, loans and payroll. Forecasting method applied is the single moving average method (SMA). After the planning process, the next process is the process of monitoring the planning it. Process monitoring applied to monitor the planning process in order to run properly. The last process to do is an evaluation process. The evaluation process is the result of a processes previously and as a determinant for the next planning process. Financial Management Information System using a software development model is the waterfall model, while the systems analysis using structured modeling by using Data Flow Diagrams (DFD). Based on the implementation and testing that has been done, it can be concluded that the Financial Management Information System that is built to help in the process of monitoring of the incoming and outgoing cash flows and assist Branch Manager in planning capital targets process monitoring and process evaluation of the target capital capital targets.

Keywords: Financial Management Information System, Capital, Cash, Forecasting, Single Moving Average.

1. INTRODUCTION

Cooperative Loan (KSP.) Rajawali Citra Mandiri (RCM) Branch Karawang Regency is one of the cooperative loan that is in Karawang that has stood since 2006 already has 4 branches i.e. Miri branch, the branch, the branch of Karawang, Bogor and Subang. On the save process loan that is in the KSP. Rajawali Citra Mandiri (RCM) branch of Karawang, customers deal directly with the cashier and adm. recap, and the Branch Manager at the KSP. Rajawali Citra Mandiri (RCM) Branch Karawang contribute in examining and supervising the process of the customer. Any branch of a manager responsible for planning and supervising the finance which includes venture capital KSP. Rajawali Citra Mandiri (RCM) branch of Karawang, incoming and outgoing cash flow for KSP. Rajawali Citra Mandiri (RCM) branch of Karawang as well as existing employees on the payroll of the cooperative. In addition, there is a Collector in charge in search of account holders and Trustees who determine whether a given loan worthy or not.

Based on the results of observation in the KSP. Rajawali Citra Mandiri branch of Karawang and the results of interviews with managers of KSP cabangng. Rajawali Citra Mandiri Branch Karawang Father Hasan, an existing Customer in the KSP. Rajawali Citra Mandiri Branch Karawang noted there were already more than 800 people, and in November 2014, KSP. Rajawali Citra Mandiri Branch Karawang has conducted 460 transaction loans and deposits, which in november 2014 financial infusion save loan very rapidly, because the transaction save and borrow so much undermines the KSP. Rajawali Citra Mandiri Branch Karawang doing calculations against a

number of customers, the amount of the final balance of the cash, the amount of capital out, loan amount, number of entries, and the number of installments. Reports received by the Branch Manager was just a number of the less informative calculations result in difficult Branch Manager in conducting surveillance against the outflow of cash that its impact could not Branch Manager
see financial growth and client at the KSP. Rajawali Citra Mandiri (RCM) Branch Of Karawang.
In addition, the branch manager of the KSP. Rajawali Citra Mandiri (RCM) branch of Karawang requires time because to provide the capital Branch Manager should wait for all transactions save loan capital provided and reception centre entered into cash, so from that Branch Manager for this often mentafsirkan capital to be issued because the capital in cash not always fulfill the plan to run a business from the KSP. Rajawali Citra Mandiri (RCM) Branch Jakarta, because it is sometimes prepared less capital and slow down the business and performance of the KSP. Rajawali Citra Mandiri (RCM) branch of Karawang. The target should be achieved, due to wrong in planning capital, KSP. Rajawali Citra Mandiri (RCM) branch of Karawang frequently suffered losses such as customer growth is declining, growth and profits declined and loan store.
Based on the problems described earlier, then it takes a management information system (SIM) who can plan, organize, monitor financial flows that exist in the KSP. Rajawali Citra Mandiri, either inflows or current out. Thus, the research in this thesis titled "Financial management information system in the KSP. Rajawali Citra Mandiri (RCM) Branch Of Karawang. "

1.1 Definitions Management Information System

The system can be defined as a collection of things or the elements that work together to form a unity and working together to achieve a goal. Here is some sense of management information systems:

1. According to Gordon b. Davis, that management information systems is a human/machine that is integrated to present information to support the functions of the operations, management, and decision making within an organization [1].
2. According to Suhardiman Yowono management information system is the whole network of the information headed to the leaders for the purposes of the implementation of the management functions for the leaders, especially in determining the right decision.
3. According to The Liang Gie, management information systems are all interwoven and units of the network traffic of all kinds of information, meaning that it is a network between sections and sub sections. And what is meant by the description is data and information.

1.2 PDCA Cycle

The technique of PDCA (Plan, Do, Check, Action) is a method for doing process improvement continuously. This technique is a cycle that was popularized by w. Edwards Deming (October 14, 1900 – December 20, 1993) is a professor, author, lecturer and consultant. He is considered the father of modern quality control so that this cycle is often called also with a cycle of Deming. PDCA cycle or the cycle of ' plan, do, check,Act' is a four-step problem-solving process commonly used in quality control . According to Syahu Sugiano, cycle PDCA can be likened to such a ball to push up towards the direction of the objectives that have been set that is located above . The following is an overview of the PDCA cycle in Figure 2-1.

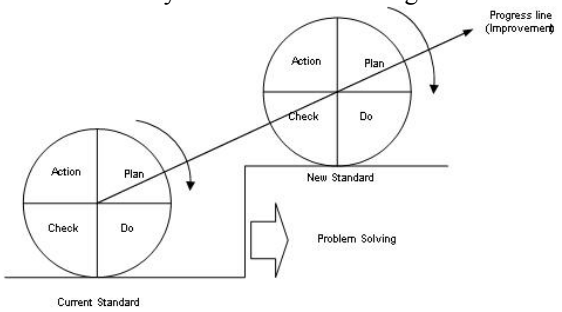


Figure 2-1 PDCA cycle

1.Plan

Planning is selection and connecting facts, making and using assumptions relating to future by describing and formulating certain activities that are believed to be needed to achieve a certain result. In the stage of PDCA cycle plan done against the planning target of sales of goods.

2. Do

Do Means do the planning process that has been fixed in advance and monitor the implementation process. Sizes of this process has also been set out in the PLAN stage. Refer to the application and implementation of the planned activities.

3. *Check*

At this stage we measure how effective the experiments that have been performed on the stage of PDCA cycle of previously which is DO. In addition, this step also draw learning as much as possible so that later can be produced better results. In PDCA cycle stage Do and CHECK,with saw scale and improvement area that will be done,we can repeat this stage before to next stage if necessary. If the outcome is already satisfying that we can go to the next stage of PDCA cycle which is the Act.

4. *Act*

ACT results for make needed improvements, means also reviewing the whole step and modify the process to fix it before the next implementation. If

this step is completed and we've reached the next stage, we can repeat this process from the beginning again to reach a higher stage.

1.2 Single Moving Average

Single Moving Average that a method of forecasting is done by take a group of observation values, find the average value as the forecast for the period to come. Mathematical equations single moving average are as follows:

$$M_t = F_{t+1} = \frac{Yt+Y_{t-1}+Y_{t-2}+\cdots+Y_{t-n+1}}{n}$$

Dimana:
Mt = Moving Average for periode t
Ft+1 = forcasting for periode Periode t + 1
Yt = Riil value periode at t
n = Sum limit

2. BASIC THEORY

2.1 Analisys Plan Fund

In the planning stages of the target capital forecasting experiments have been conducted with some of the methods that have been previously selected.
Of these three methods tested to be drawn the conclusion that the Single method of Moving Average with the period of 6 months may be taken as an appropriate forecasting methods because it has the most value for RMSE of all methods that have been tested with RMSE value = 31.097.205 .32. RMSE value itself is the possibility of error that occurs between forecasting and achievement. To target the capital reached in March 2016 is Idr 629.781.917. According to a Manager of a branch of the target capital specified in proporsikan will be the target of a loan that is 40%, 20% payroll target and a target of 40% for asset

2.2 Analisys Do Fund

At this stage of the implementation of the activities performed is capital spending per month to meet the plans that are already taken into account previously i.e. Rp 629,781,917 to plan capital KSP. Rajawali Citra Mandiri (RCM) Branch Of Karawang.
A plan that must be met are Rp 629,781,917 for one month, one month has 30 days, so that the obtained estimate: (USD 629.781.917)/30 = Rp 20,992, 730.57. So to reach the capital plan of the KSP. Rajawali Citra Mandiri (RCM) branch of the Karawang daily must do planning capital of at least Rp 20,992, 730.57

2.3 Analisis Check Faud

On the stage of the examination that is done is to conduct surveillance of capital spending results. Based on the results of interviews with the Manager of the branch of the achievement of maximum prensentase target is 75% of the target had already been determined early if it exceeds 75% of the then Branch Manager expense should press cooperative. the process of surveillance results of capital expenditures with a graph with two curves. With the y axis is the capital in Indonesian rupiah (Idr) and x is the examination period of 1 month. Indicators in the process of supervision capital cooperative capital i.e. monthly
Capital transactions in January 2015 is a process that has taken place there in Figure 3.3.



Figure 3.2 Graph KSP January Capital. Rajawali Citra Mandiri (RCM) Karawang

Capital expenditure on supervision on the process of KSP. Rajawali Citra Mandiri (RCM) branch of Karawang was going on in January 2015 there is on in Fifure r3.2.

The monitoring process will be evaluated by calculating the prensentase comparison between recana and realization already determined.

Example: Evaluation in January 2016

$$Presentase\ Target : \frac{Realisasi}{Rencana} \times 100\%$$

$$Presentase\ Target\ Modal : \frac{Rp450{,}000{,}000}{\text{Rp}625{,}252{,}500} \times 100\% = 71.97\%$$

Evaluation of January 2016 can be seen that the results of 71.97% did not reach specified target

of 75%.



Figure 3.3 Graph KSP March in capital. Rajawali Citra Mandiri (RCM) Karawang

- March 2016 in Figure 3.3 planned capital for the month, but has not yet been terrealisasikan. evaluation for March 2016:
- -If the capital is planned for March 2016 hit a target that is 75% the target is said to be successful and,
- -If the capital direncankan in March 2016 does not reach the target that is less than 75% the remaining capital will return again to cash for the planning of the month URberikutnya.dan,
- -If the capital is planned for March 2016 does not exceed the specified target more than 75% then the branch manager must press accounts payable KSP. Rajawali Citra Mandiri (RCM) Branch Karawang.

2.3 Analisis Act Fund

On the process of action, target capital has done is to do action/evaluation of results monitoring has been done. The action that is performed every month on the next month. If cash spending exceeding planned capital at the beginning, then it should be done re capital planning. But, if capital spending less than planning, then the remaining capital will be put back into cash so that it can be re-used for capital planning next month. based on the percentage of capital planning are obtained more than 71.97% then the excess capital to be stored back into cash KSP. Rajawali Citra Mandiri (RCM) branch of Karawang to the capital next month

Examples of cases, from the results of the scrutiny that has been done, the action that is performed on each month that is can be seen in Table 2.3.

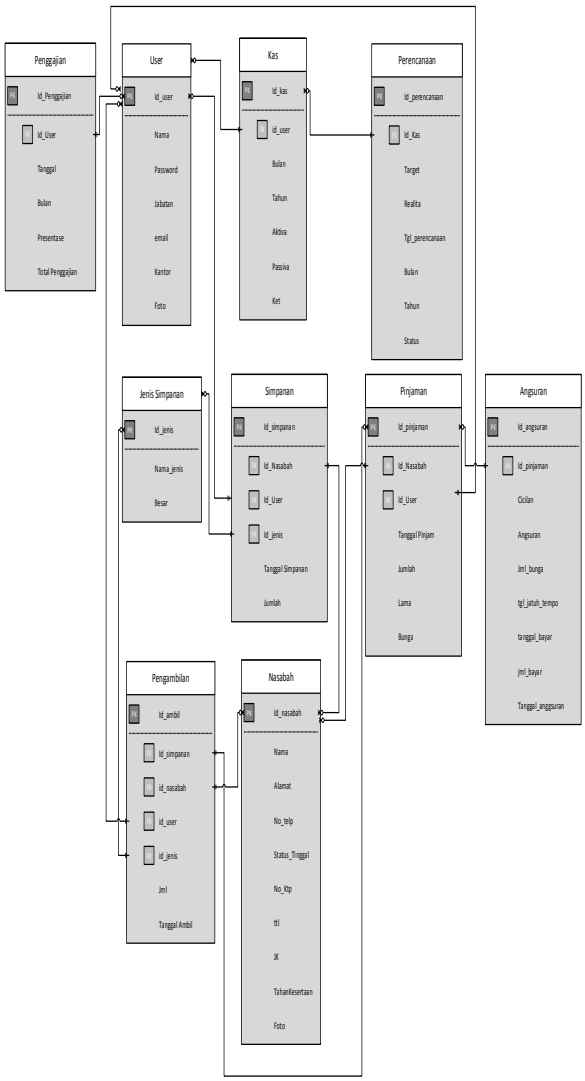
Tabel 0.1 Hasil Evaluasi Pengeluaran Modal KSP.Rajawali Citra Mandiri (RCM) Cabang Karawang

Bulan	Hasil Evaluasi (%)	Aksi
Januari	71.97	-
Februari	106%	Lakukan Penekanan
Maret	0	-

The conclusion of the results of the action undertaken in January 2015 i.e. KSP. Rajawali Citra Mandiri (RCM) branch of the Falkirk store leftover cash on capital if capital exceeds 75% and will hit the capital or waiting for months ahead if fulfilled a capital of less than 75%.

2.4 Desaign Of Data

Table relation is used to classify data into table-a table that shows the entities and relationships that functions to access data. A diagram of the tables in this system can be seen in Figure 3.22.



Gambar 0.1 Diagram Relasi

3 CLOSING

3.1 Conclusion

Based on the results from the making of the final project, the conclusion can be drawn as follows:

1. Financial Management information systems can help the Manager of the branch in conducting surveillance against incoming and outgoing cashflow KSP. Rajawali Citra Mandiri (RCM) Branch Karawang
2. Financial Management information systems can already help Branch Manager in doing financial planning/capital to facilitate performance on KSP. Rajawali Citra Mandiri (RCM) Branch Karawang.

3.2 Sugestion

Based on all the results that have been achieved at this time financial management information system, it still has some shortcomings. It is recommended to menbahkan things that can complement the financial information system that will include dating, adding a decision support system (SPK) for granting a credit the customer.

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