

Koperasi Karyawan MKM Report 2026

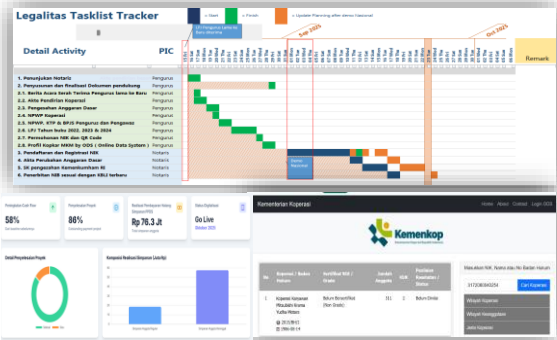
2025 Cooperative Transformation Roadmap: an end-to-end recovery program from handover to sustainable, system-driven governance and financial closure.

2025

Handover Mandate



June 2025

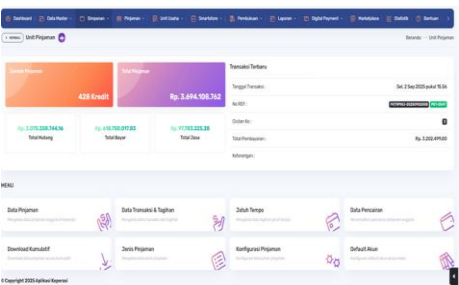


Problem Mapping Result

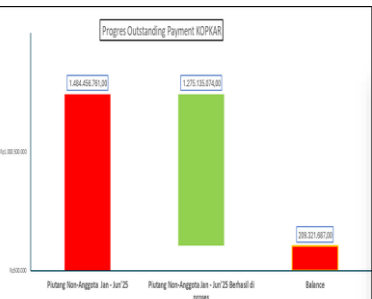
July 2025

1. Initial Cooperative Condition Mapping
2. Risk & Issue Assessment
4. Management Improvement Prioritization
5. KBLI Update / Business Scope Expansion

SmartCoop Implementation



Agustus – September 2025



Settlement of Outstanding

Oktober 2025

100 Days Working Result Report

Speaker for a Inspiring Cooperative



November – December 2025

Process, People, Product, and Principle are the four improvement pillars driving Good Corporate Governance under the new management.



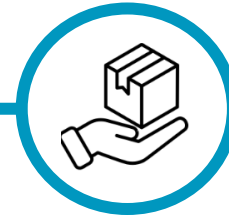
Process

- Asset and authority handover execution
- Cooperative condition mapping and problem analysis
- Risk assessment and governance prioritization
- System implementation and transaction standardization
- Outstanding payment settlement and reporting



People

- Management transition post-handover
- Manpower training and system adoption
- Role alignment across cooperative units
- Knowledge sharing as a model cooperative



Product

- SmartCoop digital platform
- Integrated savings & loans, retail, and services modules
- Real-time dashboard, reporting, and monitoring tools
- Standardized digital SOP and workflows
- Controll PO Digital



Principle

- Transparency and accountability
- System-driven governance
- Risk awareness and control discipline
- Sustainability and compliance focus

Process – Retail Store Scheme Improvement strengthening control, accuracy, and accountability.

Project overview

Retail store scheme improvement project aimed at redesigning the ordering, receiving, stock update, and billing workflow to enhance control, accuracy, and documentation through structured verification and system-based processes.

Before



- ❑ Cashier directly places orders to suppliers
- ❑ Goods received and recorded solely by cashier
- ❑ No independent verification of quantity and item type

Key Challenges:

- Weak process control and role overlap
- High risk of stock discrepancy and data inconsistency
- Limited accountability and audit trail

After



- ❑ Order confirmation handled by store admin
- ❑ Goods receiving verified by admin for quantity and item accuracy
- ❑ Stock updated only after receiving and verification completed

Benefit

- Improved accuracy of stock and billing data
- Stronger internal control through dual verification
- Clear accountability and documented processes
- Reduced operational and financial risk

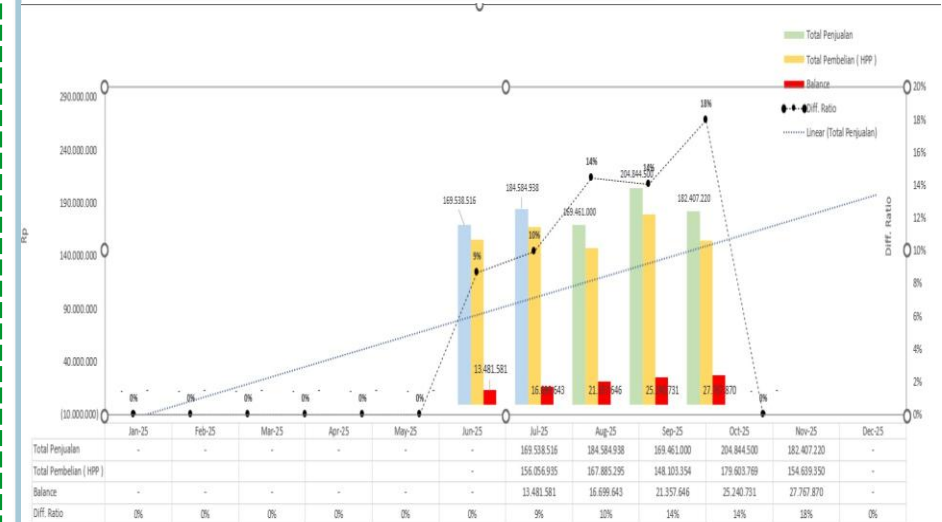
Project Scope & Timeline

Project Scope & Timeline

- Redesign of retail ordering and receiving workflow
- Role segregation and verification mechanism setup
- System configuration and process rollout

Timeline: August – September 2025

Project Highlight



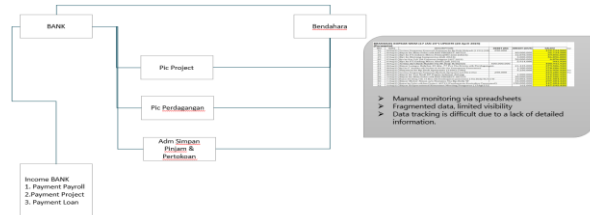
Process – Enhancement of bank cash flow management by implementing a centralized, single-gate, and controlled system.

Project overview

Establishment of a new cash flow process from bank accounts to a centralized administrative control system, enabling full detection and recording of cash movements in accounting journals and system records.

Before

Alur Kas (Before)



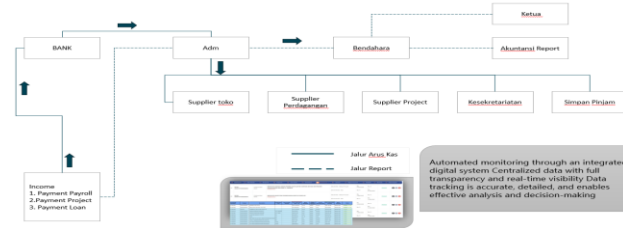
- ❑ Manual monitoring via spreadsheets
- ❑ Fragmented data, limited visibility
- ❑ Data tracking is difficult due to a lack of detailed information.

Key Challenges:

- High Risk of Human Error
- Lack of Real-Time Visibility
- Delayed Issue Detection

After

Alur Kas (After)



- ❑ Automated monitoring through an integrated digital system Centralized data with full transparency and real-time visibility Data tracking is accurate, detailed, and enables effective analysis and decision-making

Benefit

- Real-Time Visibility & Transparency
- Strong Internal Control
- High Data Accuracy & Reliability

Project Scope & Timeline



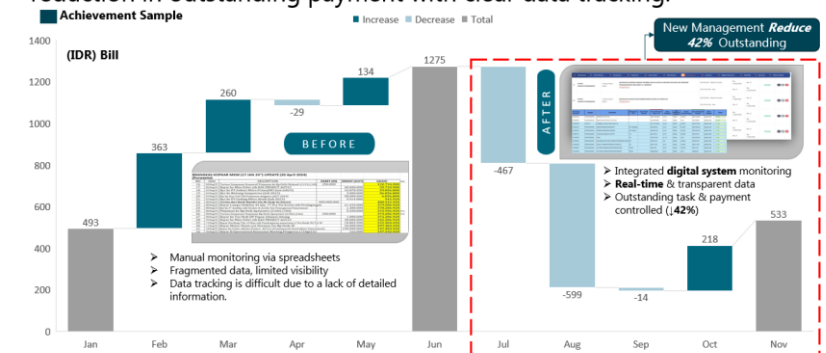
Project Scope & Timeline

- Design and development of a new cash flow scheme from bank accounts to a centralized administrative control.
- Mapping of existing cash flow processes and identification of control gaps
- Implementation of centralized authorization and approval mechanisms.

Timeline: Juli – Augustus 2025

Project Highlight

Benefit With Control improvement, transactions can be easily tracked in detail through enhanced data visibility, one example resulting in a 42% reduction in outstanding payment with clear data tracking.



Process – Enhancement of Purchase Order (PO) control and monitoring through a centralized, transparent, real-time, and shared monitoring system..

Project overview

End-to-End Incoming PO Monitoring System This project aims to develop an end-to-end monitoring system for incoming Purchase Orders (POs), covering the entire process from upstream to downstream. The system will track PO receipt, work execution, PO value, work schedule, invoice submission, billing status, and project closure.

Before

NO	NO INV	PO	PERDAGANGAN & PEKERJAAN PROJEK	AMOUNT
1	388/I/KOPKAR/2026	3710035416	SMOKING AREA PRESS C MKM - 1	Rp. 26.671.302
2	379/I/KOPKAR/2026	4710002978	PANTRY BULAN IAN 2026	Rp. 11.056.467
3	386/I/KOPKAR/2026	4710002761	BOSCH / GST PBE (JIG SAW)	Rp. 2.637.083
4	380/I/KOPKAR/2026	3710035414	BOOSTER VALVE TYPE : VBA 40A - 04 - GN SMC	Rp. 40.515.000
5	389/I/KOPKAR/2026	4710002915	ATK EO DEPT	Rp. 936.009
6	387/I/KOPKAR/2026	4710002924	FEBRIKASI BOX CHIP SH 05	Rp. 7.122.870
7	384/I/KOPKAR/2026	4710002919	FEBRIKASI & INSTALL FOOTSETP ENSHU MACHI	Rp. 8.581.712
8	385/I/KOPKAR/2026	4710002942	LAMP UV 400 WATT	Rp. 11.038.950
9	383/I/KOPKAR/2026	4710002941	CABLE NYAF 1 X 120 MM	Rp. 21.103.875
10	382/I/KOPKAR/2026	4710002008	BEARING 6382	Rp. 7.846.146
11	381/I/KOPKAR/2026	4710002996	CAMSHAFT ME011895	Rp. 1.243.200

- ❑ Manual monitoring one person
- ❑ Fragmented data, limited visibility
- ❑ Data tracking is difficult due to a lack of detailed information.

Key Challenges:

- Fragmented PO Monitoring
- Limited Cross-Team Visibility
- Delayed Invoicing & Billing
- Weak Task Accountability
- Difficulty in Closing POs

After

NO	NO INV	PO	PERDAGANGAN & PEKERJAAN PROJEK	AMOUNT
1	388/I/KOPKAR/2026	3710035416	SMOKING AREA PRESS C MKM - 1	Rp. 26.671.302
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11	381/I/KOPKAR/2026	4710002996	CAMSHAFT ME011895	Rp. 1.243.200

- ❑ PO control is fully centralized from PO receipt to project closure.
- ❑ Integrated monitoring of tasks, completion targets, invoicing, and billing.
- ❑ Real-time visibility of task progress and billing status.

Benefit

- End-to-End PO Control
- Real-Time Visibility & Transparency
- Improved Task & Billing Discipline
- Faster Revenue Realization
- Better Management Decision-Making

Project Scope & Timeline

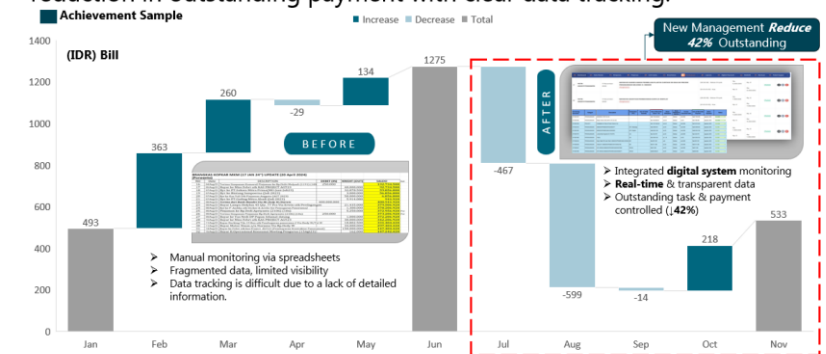
Project Scope & Timeline

- Redesign of retail ordering and receiving workflow
- Role segregation and verification mechanism setup
- System configuration and process rollout

Timeline: August – September 2025

Project Highlight

Benefit With Control improvement, transactions can be easily tracked in detail through enhanced data visibility, one example resulting in a 42% reduction in outstanding payment with clear data tracking.



People – Manpower Training strengthening digital awareness, system adoption, and operational capability.

Project overview

Manpower Training program designed to enhance knowledge, introduce the digital ecosystem, and upgrade skills to support system-driven cooperative operations.



Key Challenges:

- Low digital literacy and change resistance
- Skill gap in system-based operations
- Limited training standardization

Benefit

- Higher workforce capability and confidence
- Faster digital adoption and execution
- Improved operational consistency and efficiency

Project Scope & Timeline



Project Scope & Timeline

- Digital ecosystem introduction
- System and operational training sessions
- Knowledge evaluation and readiness assessment

Timeline: August – September 2025

Project Highlight



SMARTCOP



People – Project Sharing as a Model Digital Cooperative Speaker strengthening knowledge dissemination and best practice adoption.

Project overview

Project sharing initiative positioning the cooperative as a model digital cooperative by delivering knowledge, experience, and best practices in cooperative digitalization to broader stakeholders.



Key Challenges:

- Translating operational experience into structured knowledge
- Aligning practical implementation with broader audience needs
- Ensuring consistency of governance and digital maturity

Benefit

- Strengthened institutional credibility and reputation
- Knowledge contribution to cooperative digital ecosystem
- Reinforcement of internal governance through external validation

Project Scope & Timeline



Project Scope & Timeline

- Preparation of case study and best practice materials
- Participation as speaker in cooperative digital forums
- Knowledge sharing and stakeholder engagement

Project Highlight

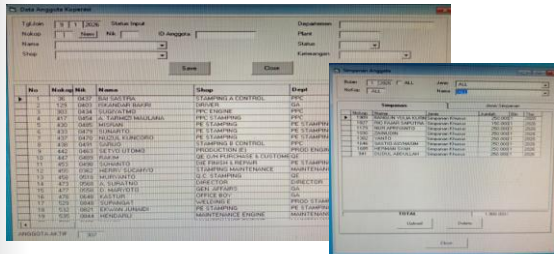


Product - SmartCoop Implementation marks the transition to a centralized, real-time digital platform, officially live in August 2025.

Project overview

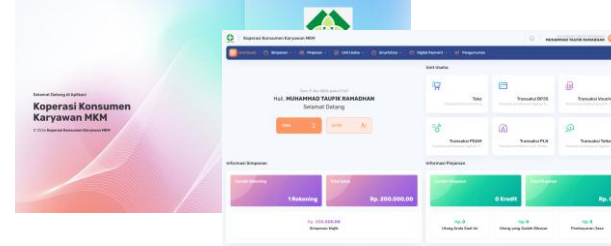
End-to-end replacement of a legacy desktop-based cooperative system with SmartCoop to enable real-time monitoring, stronger governance, and integrated digital operations.

Before



- ❑ Standalone desktop application
- ❑ No real-time transaction monitoring
- ❑ Fragmented and locally stored data
- ❑ Limited audit trail and control

After



- ❑ Web-based SmartCoop platform
- ❑ Real-time dashboard and centralized database
- ❑ Digital SOP, approval workflow, and access control
- ❑ Improved transparency and governance

Key Challenges:

- Limited system visibility and monitoring
- High operational and control risk
- Inefficient manual processes

Benefit

- Real-time monitoring and reporting
- Stronger internal control and compliance
- Higher operational efficiency and data accuracy

Project Scope & Timeline

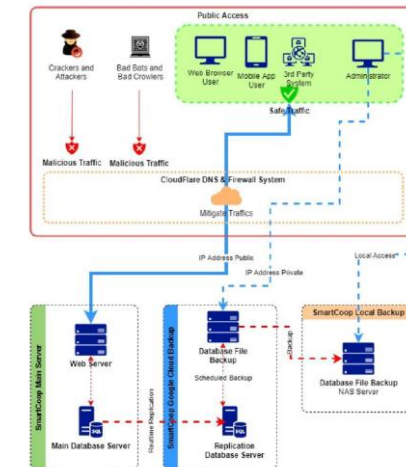


Project Scope & Timeline

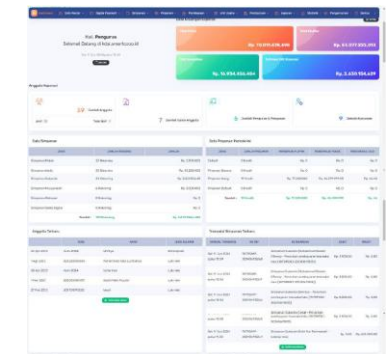
- System development and configuration
- Data migration and user onboarding
- SOP standardization and go-live

Go-Live: August 2025

Project Highlight



TOPOLOGI SERVER & SECURITY INFORMATION

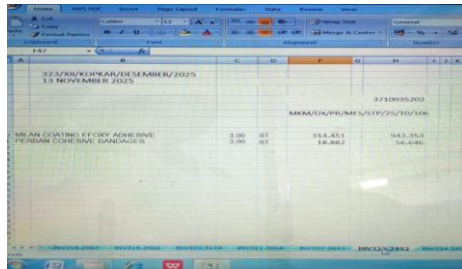


Product – Digital Delivery Note Implementation transitioning from manual Excel-based delivery notes to a web-based system.

Project overview

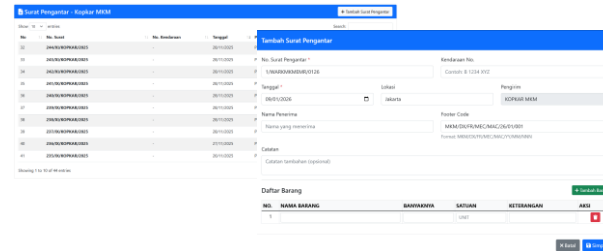
Implementation of a web-based Digital Delivery Note system to replace manual Excel processing, enabling standardized documentation, real-time tracking, and improved operational control.

Before



- Manual delivery note creation using Excel
- No real-time status tracking
- High dependency on manual input and document handling
- Limited visibility and audit trail

After



- Web-based Digital Delivery Note system
- Real-time delivery status and document tracking
- Centralized and standardized data management
- Improved traceability and control

Key Challenges:

- Manual process inefficiency and human error risk
- Limited monitoring and reporting capability
- Weak documentation control

Benefit

- Faster and more accurate delivery documentation
- Real-time monitoring and reporting
- Improved operational transparency and compliance

Project Scope & Timeline

Project Scope & Timeline

- ❑ Process redesign and digital workflow setup
- ❑ System development and user onboarding
- ❑ Go-live and operational rollout

Timeline: August 2025

Project Highlight

KOPERASI KARYAWAN MITSUBISHI KRAMAYUDHA MOTORS

Perdagangan, Jasa, dan Jasa Lainnya
Jl. Raya Ronggoarjo No. 100, Ronggoarjo, Kabupaten Sukoharjo, Jawa Tengah 57051
Telp. 0271-8520000 - 8520001 Fax. 0271-8520002

SURAT PENGANTAR

No. JKM/KP/0000000000

Periode: 01/01/2025 - 31/12/2025

Tempo: 01/01/2025 - 31/12/2025

Tempo: 01/01/2025 - 31/12/2025

Tempo: 01/01/2025 - 31/12/2025

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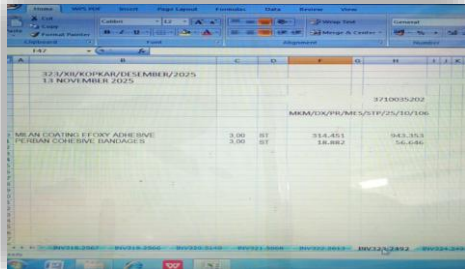
Result Digital Delivery Note

Product – Digital Invoice Implementation transitioning from manual Excel-based invoicing to a web-based system.

Project overview

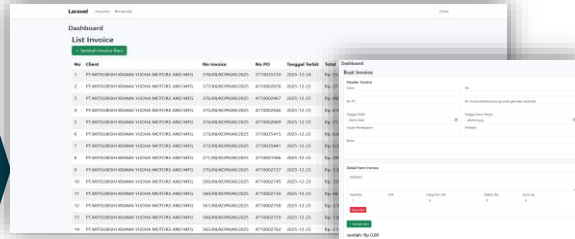
Implementation of a web-based Digital Invoice system to replace manual Excel invoicing, improving billing accuracy, approval control, and financial transparency.

Before



- Invoice preparation using Excel
- Manual validation and approval process
- High risk of data inconsistency and human error
- Limited invoice tracking and reconciliation

After



- Web-based Digital Invoice system
- Automated invoice generation and approval workflow
- Centralized invoice database with audit trail
- Improved tracking and financial visibility

Key Challenges:

- Manual invoicing inefficiency
- High error and duplication risk
- Weak monitoring and reconciliation control

Benefit

- Faster and more accurate invoice processing
- Improved control and traceability
- Better financial reporting and compliance

Project Scope & Timeline

Project Scope & Timeline

- Invoice process redesign and system configuration
- Data migration and user onboarding
- System rollout and stabilization

Timeline: August 2025

Project Highlight



Result Digital Invoice

Principle – KBLI Update Implementation ensuring regulatory compliance and aligned business licensing.

Project overview

KBLI Update initiative to align cooperative business activities with KBLI 2020, ensuring regulatory compliance, clear business scope, and legally valid operational licensing.

Pembaharuan Anggaran Dasar		
Akta Perubahan Anggaran Dasar Tahun 1997	Akta Pembaharuan Anggaran Dasar (2025)	Keterangan
BAB I Nama dan Tempat Kedudukan Badan Usaha Bernama Koperasi Karyawan PT. Krama Yudha Motors and Manufacturing	BAB I Nama dan Tempat Kedudukan Koperasi ini bernama Koperasi Karyawan Mitsubishi Krama Yudha Motors	Badan usaha ada di dalam
BAB III Fungsi, Peran dan Usaha a. Menghimpun Simpanan dari Anggota b. Menyelenggarakan kegiatan Usaha Simpan Pinjam Uang kepada Anggota c. Melakukan Penjualan kebutuhan barang primer maupun sekunder pada anggota d. Menyelenggarakan usaha Jasa : antar jemput, foto copy, kantin, alat tulis kantor, cleaning servis e. Mengadakan Kerjasama antar koperasi, dengan pihak lain Perusahaan swasta/BUMN/BUMD, dalam bidang usaha/	BAB VI Kegiatan Usaha 1. Usaha Utama : 47112- Perdagangan e berbagai macam barang yang utamanya makanan, minuman atau tembakau bu supermarket/minimarket (tradisional) 2. Usaha Pendukung : • 47111 - Perdagangan eceran berbagai barang yang utamanya makanan, min tembakau di supermarket/minimarket • 46100 - Perdagangan Besar atas dasar (fee) atau kontrak	

Pembaharuan Anggaran Dasar		
Akta Perubahan Anggaran Dasar Tahun 1997	Akta Pembaharuan Anggaran Dasar (2025)	Keterangan
	BAB VI Kegiatan Usaha 1. Usaha Pendukung : • 77100 - Aktivitas penyewaan dan sewa guna usaha tanpa hak opsi mobil, bus, truk dan sejenisnya • 43224 - Instalasi Pendingin dan ventilasi udara • 43211 - Instalasi Listrik • 41013 - Konstruksi Gedung Industri • 25920 - Jasa Industri untuk berbagai Pengerjaan Khusus Logam dan Barang dari Logam 3. Usaha Tambahan : 64141 – Koperasi simpat Pinjam/Unit Simpan Pinjam Konvensional	Kegiatan Usaha sesuai KBLI-2020

Key Challenges:

- Legacy business scope not aligned with current regulations
- Risk of non-compliance with licensing requirements
- Need for formal legal and notarial updates

Benefit

- Regulatory and licensing compliance
- Clear business scope and operational legitimacy
- Reduced legal and governance risk
- Stronger foundation for business expansion

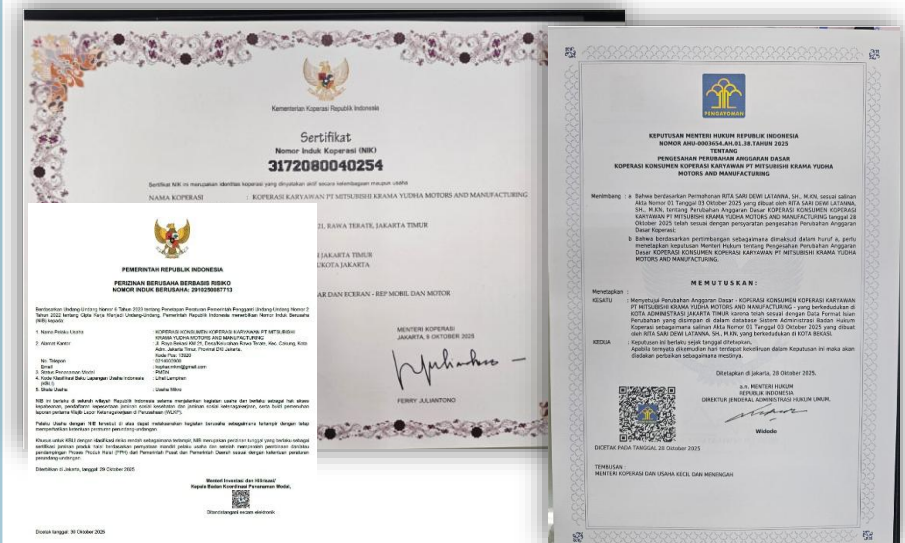
Project Scope & Timeline

Project Scope & Timeline

- Review of existing business activities
- KBLI mapping and legal documentation update
- Notarial process and formal ratification

Timeline: July – August 2025

Project Highlight



THANK