

**KOPERASI MITRA SEJAHTERA LIBOLON**  
**Rancangan Anggaran Pendapatan Dan Belanja ( RAPBK )**  
**TAHUN 2026**

PENDAPATAN :		RAPBK 2026									
NO	KETERANGAN	REALISASI 2025	RAPBK 2025	SLSIH NAIK TURUN	%	NAIK TURUN	%	PERBULAN	PERTAHUN 2026	%	
1	PENDAPATAN JASA / BUNGA	1.728.819.630	1.637.692.293	91.127.337	5,56%	138.305.570	8%	155.593.767	1.867.125.200	39,90%	
2	PENDAPATAN ADMINISTRASI DAN PROVISI	147.034.211	114.696.428	32.337.783	28,19%	38.228.895	26%	15.438.592	185.263.106	3,96%	
3	PENDAPATAN BUNGA BANK	4.947.187	2.589.551	2.357.636	91,04%	4.452.468	90%	783.305	9.399.655	0,20%	
4	PENDAPATAN FEE DLL	13.695.129	8.457.277	5.237.852	61,93%	8.354.029	61%	1.837.430	22.049.158	0,47%	
5	PENJUALAN BARANG DAGANGAN	2.471.701.628	2.807.966.466	-336.264.838	-11,98%	123.585.081	5%	216.273.892	2.595.286.709	55,47%	
6	LABA STOCK FISIK BARANG	-	-	0							
<b>TOTAL PENDAPATAN .....</b>		<b>4.366.197.785</b>	<b>4.571.402.015</b>			<b>312.926.044</b>		<b>389.926.986</b>	<b>4.679.123.829</b>	<b>100,00%</b>	
<b>BIAYA-BIAYA :</b>											
NO	KETERANGAN	REALISASI 2025	RAPBK 2025	SLSIH NAIK TURUN	%	NAIK TURUN	%	PERBULAN	PERTAHUN 2026	%	
1	HARGA POKOK BARANG DAGANGAN	2.283.764.168	2.634.987.791	-351.223.623	-13,33%	114.188.208	5%	199.829.365	2.397.952.376	67,11%	
2	BIAYA GAJI	183.573.117	176.451.165	7.121.952	4,04%	12.850.118	7%	16.368.603	196.423.235	5,50%	
3	BIAYA JASA MANAJEMEN	64.198.872	63.721.242	477.630	0,75%	22.469.605	35%	7.222.373	86.668.477	2,43%	
4	BIAYA ALAT TULIS DAN FOTOCOPY	10.425.920	9.160.690	1.265.230	13,81%	1.042.592	10%	955.709	11.468.512	0,32%	
5	BIAYA TELEPON DAN MATERAI	1.244.000	2.334.860	-1.090.860	-46,72%	124.400	10%	114.033	1.368.400	0,04%	
6	BIAYA BUNGA SHR	93.200.400	91.243.350	1.957.050	2,14%	9.320.040	10%	8.543.370	102.520.440	2,87%	
7	BIAYA BUNGA DEPOSITO	0	0	0	0,00%	0	0	0	0	0,00%	
8	BIAYA BUNGA SISUTRA	228.946.127	266.594.383	-37.648.256	-14,12%	11.447.306	5%	20.032.786	240.393.433	6,73%	
9	BIAYA LISTRIK	7.200.000	6.800.000	400.000	5,88%	360.000	5%	630.000	7.560.000	0,21%	
10	BIAYA TRANSPORT	480.000	600.000	-120.000	-20,00%	96.000	20%	48.000	576.000	0,02%	
11	BIAYA JAMUAN	6.459.050	6.885.643	-426.593	-6,20%	516.724	8%	581.315	6.975.774	0,20%	
12	BIAYA UPGRADE	9.953.108	7.339.091	2.614.017	35,62%	995.311	10%	912.368	10.948.419	0,31%	
13	BIAYA AUDIT	21.296.000	21.296.000	0	0,00%	2.129.600	10%	1.952.133	23.425.600	0,66%	
14	BIAYA PENYUSUTAN	12.870.682	20.591.492	-7.720.810	-37,50%	1.287.068	10%	1.179.813	14.157.750	0,40%	
15	BIAYA RAT	79.061.400	79.061.400	0	0,00%	7.906.140	10%	7.247.295	86.967.540	2,43%	
16	BIAYA BUNGA BANK	0	0	0	#DIV/0!	0	0%	0	0	0,00%	
17	BIAYA BIAYA ADM / PAJAK BANK	2.089.772	1.286.038	803.734	62,50%	208.977	10%	191.562	2.298.749	0,06%	
18	<b>BIAYA ADM LAIN LAIN</b>	<b>41.941.900</b>	<b>36.368.503</b>	<b>5.573.397</b>	<b>15,32%</b>	<b>0</b>	<b>0%</b>	<b>1.166.667</b>	<b>14.000.000</b>	<b>0,39%</b>	
19	BIAYA LAIN-LAIN ANGGOTA	0	0	0	#DIV/0!	0	0	0	0	0,00%	
20	BIAYA ORGANISASI	7.260.000	7.260.000	0	0,00%	726.000	10%	665.500	7.986.000	0,22%	
21	BIAYA RUPA-RUPA BARANG	0	665.500	-665.500	-100,00%	0	10%	55.458	665.500	0,02%	
22	BIAYA PERIZINAN	0	0	0	#DIV/0!	0	0	0	0	0,00%	
23	BIAYA PAJAK	90.010.910	72.934.477	17.076.433	23,41%	9.001.091	10%	8.251.000	99.012.001	2,77%	
24	BIAYA ASTEK	6.718.072	4.295.997	2.422.075	56,38%	671.807	10%	615.823	7.389.879	0,21%	
25	BIAYA RUGI STOCK FISIK BARANG	0	0	0	#DIV/0!	0	0	0	0	0,00%	
26	BIAYA RUGI PELEPASAN INVENTARIS	0	0	0	#DIV/0!	0	0	0	0	0,00%	
27	<b>BIAYA BINGKISAN LEBARAN</b>	<b>143.307.471</b>	<b>143.307.471</b>	<b>0</b>	<b>0,00%</b>	<b>96.016.006</b>	<b>67%</b>	<b>19.943.623</b>	<b>239.323.477</b>	<b>6,70%</b>	
28	<b>BIAYA KALENDER</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0</b>	<b>1.250.000</b>	<b>15.000.000</b>	<b>0,42%</b>	
29	BIAYA OLAH RAGA DLL	900.000	0	0	#DIV/0!	0	0%	0	0	0,00%	
<b>TOTAL BIAYA .....</b>		<b>3.294.900.969</b>	<b>3.653.185.093</b>	<b>-359.184.124</b>		<b>291.356.994</b>		<b>297.756.797</b>	<b>3.573.081.563</b>	<b>100,00%</b>	
<b>PERHITUNGAN RUGI/LABA</b>											
NO	KETERANGAN	REALISASI 2025	RAPBK 2025	SLSIH NAIK TURUN	%	NAIK TURUN	%	PERBULAN	PERTAHUN 2026	%	
1	PENDAPATAN	4.366.197.785	4.571.402.015	-205.204.230	-4,70%	312.926.044		389.926.986	4.679.123.829		
2	BIAYA-BIAYA	3.294.900.969	3.653.185.093	-358.284.124	-10,87%	291.356.994		297.756.797	3.573.081.563		
<b>TOTAL SHU</b>		<b>1.071.296.816</b>	<b>918.216.922</b>	<b>153.079.894</b>	<b>14,29%</b>	<b>21.569.050</b>		<b>92.170.189</b>	<b>1.106.042.266</b>	<b>23,64%</b>	
<b>PERHITUNGAN RUGI/LABA NETTO .....</b>		<b>1.071.296.816</b>	<b>918.216.922</b>					<b>92.170.189</b>	<b>1.106.042.266</b>		

PENGURUS KOPERASI MITRA SEJAHTERA LIBOLON

KETUA  
  
ALI NURDIN

BENDAHARA  
  
HARI JUNARTO

SEKRETARIS  
  
WARIM LESMANA