

XERPIUM

Koperasi

Enterprise Resource Planning

Complete integrated ERP solution for
koperasi industry

2000+

MODULES

AI

ASSISTANT

SaaS

/ ON
PREMISE

English Edition — brosur.xerpium.com

Complete Cooperative ERP Ecosystem

XERPIUM KOPERASI is a savings and loan cooperative ERP module ecosystem fully integrated with accounting, sales, purchase, inventory, HR, and AI assistant.

koperasi_base — Foundation

Members — Extended res.partner: ID number, ID card, RT/RW/village address, member type, status

Branches — Multi-branch: Head Office, North/South/East Jakarta Branches

Config — Singleton per company: savings interest rate, loans, penalties, grace period

Documents — KYC: ID card, family card, payslip, photo, tax ID, business license, certificates

Sequences — KOP/YYYY/NNNNN (members), auto-generated

RBAC — 4 level: Member → Staff → Manager → Admin

koperasi_savings — Savings

5 Savings Products — Principal (0%), Mandatory (4%), Voluntary (5%), 12-month Term (7.5%), Holiday (6%)

Savings Account — SAV/YYYY/NNNNNN, balance stored, interest accrued YTD

Transactions — TRX/YYYY/MM/NNNNN: deposit, withdrawal, interest, fee, transfer, correction

Withdrawal — WDR/YYYY/MM/NNNNN: draft → submitted → approved → completed / rejected

Interest Posting — Monthly cron: compute daily interest, post GL entries automatically

GL Integration — Deposit: DR Bank / CR Savings; Withdrawal: DR Savings / CR Bank

koperasi_loan — Loans

4 Loan Products — Consumptive (flat 1.5%), Productive (flat 1.2%), Working Capital (reducing 18%), Emergency (flat 1%)

Application — APP/YYYY/MM/NNNN: draft → submitted → reviewed → approved → disbursed / rejected

Loan — LN/YYYY/NNNNN: principal, admin fee, due date, outstanding balance

Amortization — Flat: equal principal + constant interest; Reducing: PMT annuity formula

Overdue — Daily cron: mark overdue installments, penalty calculation, grace period

Guarantor — Collateral description, guarantor data, document upload

GL Integration — Disbursement: DR Receivables / CR Bank; Payment: DR Bank / CR Receivables + Interest Income

koperasi_portal — Self-Service

Member Dashboard — Total savings, active loans, next installment

Savings View — Savings account list, transaction details, history

Loan View — Loan list, installment schedule, payment status

Loan Application — Online loan application form via portal

Mobile Ready — Responsive design, HTML5 validation

Portal Routes — /koperasi, /koperasi/savings, /koperasi/loans, /koperasi/apply

Multi-Business Cooperative

Beyond savings and loans, XERPIUM KOPERASI supports retail, distribution, logistics, and other business units — all integrated with accounting & inventory.

□ Retail — Toko & Minimarket

Point of Sale — Multi-cashier, multi-payment (cash, card, QRIS, e-wallet, savings deduction)

Product Catalog — SKU, barcode, selling price, discount, tax, image

Stock Management — Multi-warehouse, real-time stock, reorder rules, stocktake

Membership Integration — Automatic discount based on tier, loyalty points

Promotion Engine — Bundle, buy-1-get-1, happy hour, seasonal discount

Receipt & Report — Printed receipt, daily sales report, cash control

E-Commerce — Online catalog, order via WhatsApp, delivery scheduling

□ Distribution — Supply Chain

Sales Order — Customer PO → delivery order → invoice

Route Planning — Optimal delivery route, manifest, proof of delivery

Fleet Management — Vehicles, drivers, trip tracking, maintenance

Warehouse Operations — Picking, packing, cross-docking, cold chain

Customer Portal — Customers track orders in real time via web

Invoice & Payment — Auto-invoice from delivery, dunning, reconciliation

Analytics — Delivery performance, route efficiency, cost per km

📦 Logistics — Delivery & Warehouse

Shipment Management — Create, track, deliver shipments with multi-carrier

Freight Forwarding — Customs clearance, shipping docs, AWB

Warehouse Zones — Storage zones, bin locations, putaway rules

Cross-Docking — Direct transfer without storage for fast-moving goods

Cold Chain — Temperature monitoring, expiry tracking, compliance

Claims Management — Damage/loss, insurance claim, resolution

Rate Cards — Rate per weight/volume/distance, service categories

⚙️ Production — Manufacturing

Bill of Materials — Multi-level BOM for cooperative processed products

Manufacturing Orders — Create, confirm, track production from BOM

Work Centers — Machines, production lines, capacity planning

Quality Control — Control points, checks, alerts for finished goods

Cost Accounting — WIP journal, cost rollup (material + labor + overhead)

Raw Material — Auto-purchase request when raw materials run low

Finished Goods — Auto-update stock after MO is done

📋 Services — Service Business

Project Management — Task, milestone, gantt chart, resource planning

Timesheet — Time tracking per project, billing rate per jam

Service Quotation — Service quotation with scope & deliverables detail

Contract Management — SLA, renewal, recurring billing

Expense Tracking — Project costs, reimbursement, cost allocation

▣ Agriculture

Crop Management — Planting, harvesting, yield tracking per land plot

Livestock — Livestock registry, pen management, feed programs

Quality Grading — Grade A/B/C, moisture, contamination check

Cold Storage — Temperature monitoring, shelf life tracking

Contract Farming — Agreements with farmers, guaranteed prices

Traceability — Farm-to-table tracking for commodities

▣ Housekeeping & Maintenance

Service Scheduling — Routine schedule: daily, weekly, monthly

Checklist — Job template per area/type

Staff Assignment — Staff assignment based on location

Quality Score — Customer satisfaction assessment

Material Usage — Chemical/equipment usage tracking

▣ Savings & Loans + Multi-Business Integration

Single Chart of Accounts — Combined COA: savings & loans + business operations

Consolidated Reporting — Combined Balance Sheet & P&L for all business units

Inter-Unit Transfer — Fund transfer between units: retail → savings & loans

Member Cross-Sell — Savings and loan members → retail/distribution customers

Unified Dashboard — Combined KPIs: savings, loans, sales, stock

SHU Distribution — Surplus (SHU) from all business units distributed to members

Compliance — Financial reports per national cooperative standards

Dashboard & Reports

Real-time KPIs, financial reports, SQL views for in-depth analysis.

Dashboard KPI

Total Revenue — Sum amount_untaxed from invoices

Total Purchases — Sum amount_untaxed from POs

Outstanding AR — Unpaid receivables

Top Members — Top customers by revenue

Top Suppliers — Top suppliers by cost

Monthly Revenue — Area chart trend

Monthly Purchases — Line chart trend

Cooperative Reports

Balance Sheet — Assets, Liabilities, Equity with 52 account groups

Profit & Loss (P&L) — Revenue, COGS, Operating Expenses, Non-Operating

Comparative Profit & Loss — Period-to-period comparison

SQL Views — Savings report, loan portfolio, member analytics

NPL Ratio — Automatic Non-Performing Loan ratio

SHU Distribution — Surplus (SHU) per member

Cross-Module Integration

Koperasi fully integrated with the entire XERPIUM ecosystem.

Koperasi ↔ Accounting

Double-Entry GL — Every savings & loan transaction automatically generates a journal entry

Cooperative COA — 26 specific accounts, 52 account groups (assets, liabilities, equity, revenue, expenses)

Financial Reports — Balance Sheet, P&L, Trial Balance, Comparative P&L

Interest Posting — Monthly cron: debit interest expense, credit savings interest payable

SHU Distribution — Surplus (SHU) per member based on savings & loans

Multi-Currency — Multi-currency transactions, exchange rate auto-sync

Bank Reconciliation — Automatic bank reconciliation for cooperative transactions

Koperasi ↔ Sales

Sale Order — Cooperative product/service sales: principal savings, dues, merchandise

Invoice Generation — Automatic invoice from sale order, including VAT

Customer Portal — Members can view invoices, download PDFs, pay online

Revenue Tracking — Dashboard: total revenue, avg order value, monthly trend

Dunning — Automatic reminders for overdue invoices via email/SMS

Credit Limit — Credit limit per member, auto-check before approval

Loyalty Program — Reward points for repeat transactions

Koperasi ↔ Purchase

Purchase Order — Operational goods procurement: stationery, furniture, IT equipment

Vendor Management — Supplier database, rating, payment terms, lead time

RFQ Workflow — Request for Quotation → 3 quotes → compare → select → PO

Goods Receipt — Goods receipt with quality check, auto-update stock

Vendor Bill — Supplier invoice, matched with PO & GR

Payment Terms — NET 30, NET 60, installments, advance payment

Cost Analysis — Budget vs actual per department/project

Koperasi ↔ Inventory

Product Management — Cooperative product inventory: stationery, merchandise, books, assets

Stock Management — Multi-warehouse, locations, lot tracking, serial numbers

Stock Adjustment — Physical stocktake, stock variance, write-off

Internal Transfer — Transfers between warehouses/branches with approval

Reorder Rules — Min/max stock level, auto purchase request when stock is low

Valuation — FIFO, Average Cost, real-time stock value

Barcode — Barcode scanning for receiving, picking, packing

Koperasi ↔ POS (Point of Sale)

Koperasi Store — POS for direct sales: grocery store, stationery, merchandise

Payment Methods — Cash, debit/credit card, QRIS, e-wallet, savings deduction

Membership Discount — Automatic discount based on membership tier

Loyalty Points — Points accumulation from every POS transaction

Real-Time Stock — Every POS sale automatically updates warehouse stock

Receipt — Printed receipt with cooperative name, address, tax ID

Cash Control — Opening balance, cash in/out, closing reconciliation

Koperasi ↔ HR

Employee Management — Employee data: ID number, BPJS, tax ID, bank account

Payroll — Basic salary, allowances, deductions (cooperative loans, BPJS, tax)

Loan Deduction — Auto-deduct loan installments from payslip

Attendance — Check-in/check-out, overtime, leave

Leave Management — Leave request, approval, tracking

Performance — KPI, appraisal, training record

Recruitment — Job posting, applicant tracking, onboarding

Koperasi ↔ Dashboard Studio

14 Widgets — Tiles, area chart, line chart, bar chart, lists

SQL Sources — Monthly revenue, monthly cost, top members, top suppliers

ORM Sources — Sales, purchases, invoices, partners, employees

AI Generate — Natural language → complete dashboard via DeepSeek

NL → SQL — Natural language → SQL query real-time

Chart Insight — AI analysis of trends, peaks, anomalies, recommendations

Copilot Chat — SSE-streamed chat with dashboard context

Koperasi ↔ Dynamic Stage

Loan Application — Draft → Submitted → Reviewed → Approved → Disbursed

Loan — Active → Overdue → Restructured → Paid Off

Savings Withdrawal — Draft → Submitted → Approved → Completed

Member — Active → Inactive → Suspended → Resigned

Python Hooks — Run method when a record enters a stage

RBAC — Staff submit, Manager approve, Admin config

Koperasi ↔ AI Assistant

Natural Language — "What is member X's total savings?" "Create an invoice for Y"

Report Generation — Generate financial reports via chat

Data Lookup — Search members, check balances, view installment schedules

Automated Tasks — Create journal entries, post interest, mark overdue

Multilingual — EN, ID, and 9 other languages

100+ Tools — Tools for accounting, sales, purchase, inventory, HR

Koperasi ↔ Customs & Coretax

VAT e-Faktur — Auto-generate tax invoices from sales transactions

Tax base/VAT/Luxury Goods Tax — Automatic tax calculation from invoice

VAT Return — Real-time output & input VAT reports

NPWP Validation — Automatic counterparty tax ID validation

Coretax Upload — Bulk e-Faktur upload to Coretax via API

Invoice Returns — Integrated invoice returns & cancellations

Koperasi ↔ Multi-Company

Multi-Branch — Head Office + North/South/East Jakarta Branches

Inter-Branch Transfer — Fund transfer between branches with auto journal

Consolidation — Consolidated Balance Sheet & P&L for all branches

Shared Master Data — Products, accounts, members can be shared across branches

Branch Reporting — Report per branch or combined

Centralized Config — Interest rates, fees, limits controlled centrally

Koperasi ↔ Website & Portal

Member Portal — Self-service: check balance, schedule, loan requests

Public Website — Cooperative profile, products, FAQ, contact

Blog — Financial education articles, cooperative news

Live Chat — Customer support via website

Email Marketing — Newsletter, promotions, installment reminders

SMS Gateway — Automatic notifications: deposit, withdrawal, installment

Financial Reports

Balance Sheet — Current Assets: Cash, Receivables, Inventory; Non-Current Assets: Fixed Assets, Investments

Profit & Loss (P&L) — Revenue: Loan Interest, Provision, Penalties; Expenses: Savings Interest, Operating

Comparative Profit & Loss — Period comparison (month/year)

Trial Balance — Balance list of all accounts for verification

SHU Report — Surplus (SHU) per member based on savings

NPL Report — Non-Performing Loan analysis & aging

Dynamic Stage Workflow

Configurable stage framework for all cooperative models — with Python hooks, server actions, and RBAC.

Framework Features

Configurable per Model — Independent stages for each model

Python Hooks — Run method when a record enters a stage

Server Actions — Automated actions on stage enter

RBAC Groups — Staff submit, Manager approve, Admin config

Native State Sync — Auto-sync stage ↔ native state field

Back Navigation — Supports moving back a stage (configurable)

Gallery & Demo Videos



Video Demo

▶ youtube.com/watch?v=R3Z4XVa8Dek

Xerpium ERP — xerpium.com

Contact us for a free demo

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