

XERPIUM

Koperasi

Enterprise Resource Planning

Solusi ERP lengkap untuk industri
koperasi

2000+

MODUL

AI

ASSISTANT

SaaS

/ ON
PREMISE

Bahasa Indonesia Edition — brosur.xerpium.com

Ekosistem ERP Koperasi Lengkap

XERPIUM KOPERASI adalah ekosistem modul ERP koperasi simpan pinjam yang terintegrasi penuh dengan accounting, sales, purchase, inventory, HR, dan AI assistant.

koperasi_base — Foundation

Members — Res partner extended: NIK, KTP, alamat RT/RW/kelurahan, tipe anggota, status

Branches — Multi-cabang: Kantor Pusat, Cabang Jakarta Utara/Selatan/Timur

Config — Singleton per company: suku bunga simpanan, pinjaman, denda, grace period

Documents — KYC: KTP, KK, slip gaji, foto, NPWP, SIUP, sertifikat

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

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

koperasi_savings — Simpanan

5 Produk Simpanan — Pokok (0%), Wajib (4%), Sukarela (5%), Berjangka 12bln (7.5%), Hari Raya (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: hitung bunga harian, post GL entry otomatis

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

koperasi_loan — Pinjaman

4 Produk Pinjaman — Konsumtif (flat 1.5%), Produktif (flat 1.2%), Modal Usaha (reducing 18%), Darurat (flat 1%)

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

Loan — LN/YYYY/NNNNN: principal, admin fee, jatuh tempo, 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 Piutang / CR Bank; Payment: DR Bank / CR Piutang + Pendapatan Bunga

koperasi_portal — Self-Service

Member Dashboard — Total simpanan, pinjaman aktif, angsuran berikutnya

Savings View — Daftar rekening simpanan, detail transaksi, riwayat

Loan View — Daftar pinjaman, jadwal angsuran, status pembayaran

Loan Application — Form pengajuan pinjaman online via portal

Mobile Ready — Responsive design, HTML5 validation

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

Koperasi Serba Usaha

Selain simpan pinjam, XERPIUM KOPERASI mendukung unit usaha retail, distribusi, logistik, dan lainnya — semuanya terintegrasi dengan accounting & inventory.

📦 Retail — Toko & Minimarket

Point of Sale — Multi-kasir, multi-payment (tunai, kartu, QRIS, e-wallet, potong simpanan)

Product Catalog — SKU, barcode, harga jual, diskon, pajak, gambar

Stock Management — Multi-gudang, real-time stock, reorder rules, stock opname

Membership Integration — Diskon otomatis berdasarkan tier, loyalty points

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

Receipt & Report — Struk cetak, daily sales report, cash control

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

📦 Distribution — Supply Chain

Sales Order — PO dari pelanggan → delivery order → invoice

Route Planning — Rute pengiriman optimal, manifest, proof of delivery

Fleet Management — Kendaraan, driver, trip tracking, maintenance

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

Customer Portal — Pelanggan tracking order real-time via web

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

Analytics — Delivery performance, route efficiency, cost per km

📦 Logistik — Pengiriman & Gudang

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 tanpa storage untuk fast-moving goods

Cold Chain — Temperature monitoring, expiry tracking, compliance

Claims Management — Kerusakan/kehilangan, insurance claim, resolution

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

⚙️ Produksi — Manufacturing

Bill of Materials — Multi-level BOM untuk produk olahan koperasi

Manufacturing Orders — Buat, konfirmasi, lacak produksi dari BOM

Work Centers — Mesin, line produksi, capacity planning

Quality Control — Control points, checks, alerts untuk produk jadi

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

Raw Material — Auto-purchase request saat bahan baku menipis

Finished Goods — Auto-update stock setelah MO selesai

📋 Jasa — Service Business

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

Timesheet — Time tracking per project, billing rate per jam

Service Quotation — Penawaran jasa dengan detail scope & deliverables

Contract Management — SLA, renewal, recurring billing

Expense Tracking — Biaya proyek, reimbursement, cost allocation

📦 Pertanian — Agriculture

Crop Management — Planting, harvesting, yield tracking per lahan

Livestock — Ternak registry, pen management, feed programs

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

Cold Storage — Temperature monitoring, shelf life tracking

Contract Farming — Perjanjian dengan petani, harga jaminan

Traceability — Farm-to-table tracking untuk komoditas

🧹 Kebersihan & Perawatan

Service Scheduling — Jadwal rutin: harian, mingguan, bulanan

Checklist — Template pekerjaan per area/tipe

Staff Assignment — Penugasan petugas berdasarkan lokasi

Quality Score — Penilaian kepuasan pelanggan

Material Usage — Tracking penggunaan bahan kimia/alat

📊 Integrasi Simpan Pinjam & Serba Usaha

Single Chart of Accounts — COA gabungan: simpan pinjam + operasional bisnis

Consolidated Reporting — Neraca & P&L gabungan semua unit usaha

Inter-Unit Transfer — Transfer dana antar unit: retail → simpan pinjam

Member Cross-Sell — Anggota simpan pinjam → pelanggan retail/distribusi

Unified Dashboard — KPI gabungan: simpanan, pinjaman, penjualan, stok

SHU Distribution — SHU dari semua unit usaha didistribusikan ke anggota

Compliance — Laporan keuangan sesuai standar koperasi nasional

Dashboard & Laporan

KPI real-time, laporan keuangan, SQL views untuk analisis mendalam.

Dashboard KPI

Total Pendapatan — Sum amount_untaxed dari invoices

Total Pembelian — Sum amount_untaxed dari POs

Outstanding AR — Piutang belum dibayar

Anggota Teratas — Top customers by revenue

Pemasok Teratas — Top suppliers by cost

Pendapatan Bulanan — Area chart trend

Pembelian Bulanan — Line chart trend

Laporan Koperasi

Neraca (Balance Sheet) — Aset, Liabilitas, Ekuitas dengan 52 account groups

Laba Rugi (P&L) — Pendapatan, HPP, Beban Operasional, Non-Operasional

Laba Rugi Komparatif — Perbandingan antar periode

SQL Views — Savings report, loan portfolio, member analytics

NPL Ratio — Non-Performing Loan ratio otomatis

SHU Distribution — Sisa Hasil Usaha per anggota

Integrasi Cross-Module

Koperasi terintegrasi penuh dengan seluruh ekosistem XERPIUM.

Koperasi ↔ Accounting

Double-Entry GL — Setiap transaksi simpanan & pinjaman otomatis generate journal entry

COA Koperasi — 26 akun khusus, 52 account groups (aset, liabilitas, ekuitas, pendapatan, beban)

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

Interest Posting — Monthly cron: debit beban bunga, credit utang bunga simpanan

SHU Distribution — Sisa Hasil Usaha per anggota berdasarkan simpanan & pinjaman

Multi-Currency — Transaksi multi-mata uang, exchange rate auto-sync

Bank Reconciliation — Rekonsiliasi bank otomatis untuk transaksi koperasi

Koperasi ↔ Sales

Sale Order — Penjualan produk/layanan koperasi: simpanan pokok, iuran, merchandise

Invoice Generation — Invoice otomatis dari sale order, termasuk PPN

Customer Portal — Anggota bisa lihat invoice, download PDF, bayar online

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

Dunning — Reminder otomatis untuk invoice overdue via email/SMS

Credit Limit — Limit kredit per anggota, auto-check sebelum approve

Loyalty Program — Poin reward untuk transaksi berulang

Koperasi ↔ Purchase

Purchase Order — Pengadaan barang operasional: ATK, furniture, IT equipment

Vendor Management — Database supplier, rating, payment terms, lead time

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

Goods Receipt — Penerimaan barang dengan quality check, auto-update stock

Vendor Bill — Invoice dari supplier, matching dengan PO & GR

Payment Terms — NET 30, NET 60, cicilan, bayar di muka

Cost Analysis — Budget vs actual per departemen/proyek

Koperasi ↔ Inventory

Product Management — Inventaris produk koperasi: ATK, merchandise, buku, aset

Stock Management — Multi-gudang, lokasi, lot tracking, serial numbers

Stock Adjustment — Opname fisik, selisih stock, write-off

Internal Transfer — Transfer antar gudang/cabang dengan approval

Reorder Rules — Min/max stock level, auto purchase request saat stok rendah

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

Barcode — Barcode scanning untuk receiving, picking, packing

Koperasi ↔ POS (Point of Sale)

Toko Koperasi — POS untuk penjualan langsung: toko kelontong, ATK, merchandise

Payment Methods — Tunai, kartu debit/kredit, QRIS, e-wallet, potong simpanan

Membership Discount — Diskon otomatis berdasarkan tier keanggotaan

Loyalty Points — Akumulasi poin dari setiap transaksi POS

Real-Time Stock — Setiap penjualan POS otomatis update stok gudang

Receipt — Struk cetak dengan nama koperasi, alamat, NPWP

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

Koperasi ↔ HR

Employee Management — Data karyawan: NIK, BPJS, npwp, rekening bank

Payroll — Gaji pokok, tunjangan, potongan (pinjaman koperasi, BPJS, pajak)

Loan Deduction — Auto potong angsuran pinjaman dari slip gaji

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

Leave Management — Pengajuan cuti, 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 — Revenue bulanan, cost bulanan, top members, top suppliers

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

AI Generate — Natural language → dashboard lengkap via DeepSeek

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

Chart Insight — AI analisis tren, peak, anomaly, rekomendasi

Copilot Chat — SSE-streamed chat dengan konteks dashboard

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 — Jalankan method saat record masuk stage

RBAC — Staff submit, Manager approve, Admin config

Koperasi ↔ AI Assistant

Natural Language — "Berapa total simpanan anggota X?" "Buat invoice untuk Y"

Report Generation — Generate laporan keuangan via chat

Data Lookup — Cari anggota, cek saldo, lihat jadwal angsuran

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

Multilingual — EN, ID, dan 9 bahasa lainnya

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

Koperasi ↔ Bea Cukai & Coretax

e-Faktur PPN — Auto-generate faktur pajak dari transaksi penjualan

DPP/PPN/PPnBM — Perhitungan otomatis pajak dari invoice

SPT Masa PPN — Laporan PPN keluar & masuk real-time

NPWP Validation — Validasi NPWP lawan transaksi otomatis

Coretax Upload — Massal upload e-Faktur ke Coretax via API

Retur Faktur — Retur & pembatalan faktur terintegrasi

Koperasi ↔ Multi-Company

Multi-Cabang — Kantor Pusat + Cabang Jakarta Utara/Selatan/Timur

Inter-Branch Transfer — Transfer dana antar cabang dengan auto journal

Consolidation — Neraca & P&L konsolidasi semua cabang

Shared Master Data — Produk, akun, anggota bisa shared antar cabang

Branch Reporting — Laporan per cabang atau gabungan

Centralized Config — Suku bunga, fee, limit dikontrol dari pusat

Koperasi ↔ Website & Portal

Member Portal — Self-service: cek saldo, jadwal, pengajuan pinjaman

Public Website — Profil koperasi, produk, FAQ, kontak

Blog — Artikel edukasi keuangan, berita koperasi

Live Chat — Customer support via website

Email Marketing — Newsletter, promosi, reminder angsuran

SMS Gateway — Notifikasi otomatis: deposit, penarikan, angsuran

Laporan Keuangan

Neraca (Balance Sheet) — Aset Lancar: Kas, Piutang, Persediaan; Aset Tidak Lancar: Aset Tetap, Investasi

Laba Rugi (P&L) — Pendapatan: Bunga Pinjaman, Provisi, Denda; Beban: Bunga Simpanan, Operasional

Laba Rugi Komparatif — Perbandingan antar periode (bulan/tahun)

Trial Balance — Daftar saldo semua akun untuk verifikasi

SHU Report — Sisa Hasil Usaha per anggota berdasarkan simpanan

NPL Report — Non-Performing Loan analysis & aging

Dynamic Stage Workflow

Framework stage configurable untuk semua model koperasi — dengan Python hooks, server actions, dan RBAC.

Framework Features

Configurable per Model — Stage independen untuk setiap model

Python Hooks — Jalankan method saat record masuk 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 — Support stage mundur (configurable)

Galeri & Video Demo



Video Demo

▶ youtube.com/watch?v=YsL9kSmepGI

Xerpium ERP — xerpium.com

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