

ABSTRACT

BUMDES BERSAMA "UDB", Cement sub-district is the National Program for Rural Community Empowerment which was implemented in 2008 to 2014. In the process of its activities, BUMDES has the term revolving fund. The definition of a revolving fund is an activity that is loans and other businesses that can be used by the community in the form of Simpan Pinjam Kelompok Perempuan (SPP) and financing cooperation sourced from BLM PNPM, Semen District. The management of poverty carried out by BUMDES is by providing loans to the community, savings and loan groups, and productive business groups. With the provision of this financing, it is hoped that it can improve the economic development of families, productive business groups and women's groups as well as utilize the capacity of the village's local potential. BUMDES BERSAMA "UDB" manages 12 villages located in the cement sub-district. These villages are an average of 5 km from the village to the BUMDES office so that people have to travel long distances to submit loan proposals or apply for business capital cooperation. This is inversely proportional to the nature of management which is easy, fast and sustainable and is also inversely proportional to the principle of pro-poor productive people. The cashier that serves loan repayments is required to produce monthly financial reports. The solution offered to overcome service problems that facilitate services to the poor in applying for loans and financial reporting problems is to implement a Village-Owned Enterprises Financial Information System.

Keywords: Information Systems, Village-Owned Enterprises, Administration, Finance.