

ABSTRACT

The strategy of community development through the establishment of Community Organization (CO), whether it is called by Credit Union (CU), Cooperative, etc., which is managed independently by the community itself, needs the sustainable assistances to face the time changes, technology development and the changes of global, national and regional politics. Besides that, the success key of the assistances of CO is the preservation of entrance which can bring together the members of CO with the assistances institution.

Savings and loans activities which became the entrance and also at the same time binding the whole members of CO in doing the movement to fight for the inequality on all sides needs a clear goal, good governance, accountable management. To be able to ensure this could be realized, than it is needed a Statute, values, and concept which are generated by its all members. The Statute and concept of the organization became the very basic and substantial thing.

This research is done to learn the influence of money power which brings the impacts on the CO. The impacts could be seen from the existence of the shifting purpose of life (organization and its members), the organization governance that has no standard value and financial management which is not accountable. To get to know clearly why it could happen, then the discussion about money from several sides is implemented, by using fundamental corporate values and 5 basic key concepts in financial management. The goal of this research is to find the root causes of money corrupt in CO assisted by YAK. The research is done with the methods of direct observation, interview, and group discussion.

This research shows the impacts how if there is no serious attention and handling related with money power in CO and even in YAK as the assistance institution. It was found that the weak understanding of the members about CO (Statute of CO), the weak organizational governance (committee and stewardship regeneration) in CO as well as the bad financial management of CO (reporting and book keeping system) could create the chance and opportunity of sustainable money misusing. Therefore it is needed a new concept which can anticipate that the same problem will never occur anymore. This became the important point which is recommended through the result of this research.