

ABSTRACT

Badan Kesejahteraan Warga (BKW) is a savings and loan cooperatives that exist in the Cooperative SMP Negeri 1 Dukupuntang. Journaling process is done automatically when the input transactions. This application also produces journals, general ledgers, deposit reports, loan reports, and residual income from interest income statement. This application was developed with PHP Codeigniter Framework programming and MySQL database. In making this application also uses System Development Life Cycle (SDLC) with Waterfall method. Savings and loan applications and interest management are developed to assist the process of saving, lending, journalizing, ledger management, depository reports, loan reports, and the calculation of residual income from interest income in one period.

Keywords: Savings and Loans, Ledgers, Savings and Loans Report, Residual Income Statement of Interest Income.