DECLARATION PAGE

I hereby declare that the Undergraduate Thesis which is entitled “SUPERVISION OF SHARIA COOPERATIVE IN YOGYAKARTA” its content is truly the work of my own and I did not do a plagiarism or quotation in ways that are inconsistent with the prevailing ethnic in the scientific community. On this statement, I am ready to be bear the risk/any sanctions imposed to me in accordance with the applicable regulations, if in the future a breach of scientific ethnics, I am willing to accept the sanctions.

Written by

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Hafizd Swandaru Prabowo
MOTTO

“Do the best and pray. God will take care of the rest.”

بِلِ‌اللهِ مَوْلَانَاكُمْ ٱللَّهُ بَلِ ٱلنَّاصِرِ بِرِينَحِيْرَ وَهُوَ
“But allah is your protector, and He is the best of helpers”
(Q.S Ali Imran: 150)

فَإِنَّ مَعَ اِيْسَرَ الْعُسْرِ
“For indeed, with hardship [will be] ease.”
(Q.S Al-Insyirah: 5)

“Allah will give you more than you’ve expected”
(B. Hendri Prabowo)
DEDICATION

This undergraduate thesis is dedicated to

My Lord, Allah SWT

Prophet Muhammad SAW

My Beloved Parents

Bekti Hendri Prabowo., S.E.

Titin Sugiantini., S.E.

My Lovely Sister

Maheswari Paramita Prabowo

My Supervisors

Dr. Fadia Fitriyanti, S.H., M.Hum., M. Kn.
FOREWORD

Alhamdulillah Walhamdulillah tsumma Alhamdulillah, thank you AllahSWT,
The Most Merciful and Most Gracious who has given me His blessing and an
opportunity to accomplish my Undergraduate Thesis as my final work to fulfill the
requirement to obtain the degree of Bachelor of Law entitled SUPERVISION OF
SHARIA COOPERATIVE IN YOGYAKARTA at International Program for Law
and Sharia, Fakultas Hukum, Universitas Muhammadiyah Yogyakarta.

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Finally, I do expect the thesis will give benefits for readers and future researches.

Hafizd Swandaru Prabowo
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<tr>
<td>KSPPS</td>
<td>Koperasi Simpan Pinjam dan Pembiayaan Sharia (Sharia Financing Saving and Loan Cooperative)</td>
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<td>ZISWAF</td>
<td>Zakat, Infaq, Shadaqah, Waqaf</td>
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<tr>
<td>KSP</td>
<td>Koperasi Simpan Pinjam (Saving and Loan Cooperative)</td>
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<td>USP</td>
<td>Unit Simpan Pinjam (Saving and Loan Unit)</td>
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<tr>
<td>KJKS</td>
<td>Koperasi Jasa Keuangan Syariah (Sharia Financial Service Cooperative)</td>
</tr>
<tr>
<td>UJKS</td>
<td>Unit Jasa Keuangan Keuangan Syariah (Sharia Financial Service Unit)</td>
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<tr>
<td>BMT</td>
<td>Baitul Maal wa Tamwil</td>
</tr>
<tr>
<td>AAOIFI</td>
<td>Accounting and Auditing Organization of Islamic Financial Institution</td>
</tr>
<tr>
<td>DPS</td>
<td>Dewan Pengawas Syariah (Sharia Supervisory Board)</td>
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<tr>
<td>DSN</td>
<td>Dewan Syaria Nasional (Sharia National Council)</td>
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