

ABSTRACT

Iftahiyah. 2012, Thesis. Title : "The Application Sharing Profit Calculation of Mudharabah in Cooperative of Island Boarding School In Manba'ul 'Ulum Loloan Timur Negara Bali"

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Mudharabah financing a venture capital partnership agreement in which the cooperative is as the owner of capital (Sahibul Maal) depositing the capital to the members, prospective members, other cooperatives and their members as an entrepreneur or (Mudharib) to conduct business activities in line with the contract with the sharing of profits are shared according to the agreement (ratio), and if the loss happens, the capital owner will be as any loss since the client is not negligent. It is similar to Kopontren Manba'ul 'Ulum which applies the principle of profit sharing, especially in mudharabah financing. The development of profit sharing system on the mudharabah in Kopontren Manba'ul 'Ulum is quite rapid, it can be seen in the financial statements of this cooperative from 2006 to 2010 had increased from 1,512,387 to 5,606,505. Seeing these conditions, the researcher is interested in doing research with the aim of describing the implementation of sharing profit system as well as the strengths and the weaknesses of mudharabah in Kopontren Manba'ul 'Ulum.

This research is a qualitative descriptive approach. The method used is a method of documentation and interviews. While the analysis used in this study are data obtained, collected, processed, analyzed, and adjusted between the concept and the application of the calculation of profit sharing the Kopontren Manba'ul 'Ulum, then re-interpretation and review of the conclusions drawn and suggestions.

From the results showed that profit-sharing system that is applied by Kopontren Manba'ul 'Ulum at mudharabah refers to the principle of revenue sharing. This system applies sharing the profits, earnings or income between shahibul maal (customers) and mudharib (Kopontren). And if the cooperative had a loss then the loss is covered by both parties, namely customers and Kopontren. The advantages of mudharabah on Kopontren is believed by Kopontren that mudharabah transactions are more sharia than other financing products. Where Mudharabah is one source of income and wealth products that can ensure the continuity of business activities of Kopontren. In addition, the mudharabah contract which is committed by Kopontren Manba'ul 'Ulum has a great chance of occurrence of asymmetric information, if one is not fair the problems with the agency will happen.