

ABSTRACT

During the monetary crisis that hit Indonesia in 1997, Small Medium Enterprises (SMEs) has successfully survived and greased the economic. Nowadays, Indonesia's SMEs nearly 99,95% of total enterprises and the highest enterprise which engage employee. That means SMEs can decrease the number of unemployed people in Indonesia. Referring to a survey result by Kenan Institute Asia, Indonesia's SMEs has the most problems compared the other ASEAN countries. Restricted access to obtaining stable capital is the most Indonesia's SMEs problems. The factor of that problem is a lot of Indonesia's SMEs does not understand how to make a business report because of lack of knowledge. In 2015, ASEAN start to open ASEAN Economic Community (AEC). It is the new challenge and opportunity for Indonesia's SMEs. This research offers an integrated system to answer the problem of Indonesia's SMEs. Two features in this system contain of business monitoring and crowdfunding. Those features are integrated into each other. Reporting Module in this research is a part of business monitoring system. The report will be a factor to grow the trust of Zakat, Infaq, Sodaqoh, Wakaf (ZISWAF) organization to distribute money from people, help ZISWAF receiver to get funding from bank without collateral, and minimize unemployment people rate. Application development in this research is using iterative incremental method.

Keywords: Indonesia's SMEs, AEC, unemployed, capital, business monitoring and crowdfunding integrated system