

DEVELOPMENT OF CANVAS MODEL BUSINESS-BASED COOPERATIVES: IDEAS IN THE DEVELOPMENT OF INDEPENDENT HOUSES OF WORSHIP IN MEDAN CITY



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Abstract

Research background: The Medan City Government has programmed to establish a house-of-worship-based cooperative, namely a mosque with the "Independent Mosque" program, so it needs to receive support from other parties who have an impact. Through Sharia cooperation described by the Cooperatives and SMEs Office as a financial institution that can help small business owners, especially those operating on a small and medium scale, in transactional problems. This is very important to do so that mosque cooperatives can develop and provide benefits for the underprivileged people in the area.

Purpose of the article: This study aims 1) To find out and evaluate the effectiveness of mosques in Medan City in terms of community economic empowerment through the establishment of mosque cooperatives. and 2) To find out and analyze the Sharia Cooperative Business Plan in realizing an Independent Mosque.

Methods: The method used in this study is qualitative, with a literature study research approach, from several sources that are considered relevant to the research theme. The data source used is secondary data. The data collection technique is literature, and the data analysis technique used is qualitative descriptive. The majority of customers are MSMEs, resellers, distributors. Value Propositions include family principles and shuttle services. Revenue Streams come from financing products, payment services, and property. Cost Structures consist of variable and fixed costs.



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1. INTRODUCTION

All religious people in the world interpret houses of worship not only as a place of worship, but also as a sign of ownership and identity of religious people. For Muslims, the place of ibadah, namely the "Mosque", is also the center of community activities so that it must be comfortable

with adequate facilities and infrastructure. Indonesia as a Muslim-majority country with 86.9% of the total population (central statistics agency) has led to an increase in the construction of mosques and prayer rooms in Indonesia.

The increase in mosque construction in Indonesia shows people's awareness of the importance of mosques in their lives. Data from the Ministry of Religious Affairs of the Republic of Indonesia through the SIMAS application in 2022 shows that there are as many as 652,184 mosques and prayer rooms in Indonesia, with details of 294,360 mosques and 357,824 prayer rooms. Although the number is very large, there are still few mosques that really make optimal use of their roles and functions, both in the aspects of this world and the hereafter, or also known as *hablumminallah* and *habluminannas*. Most mosques in Indonesia are only seen from the aspect of physical splendor and do not make mosques the core of the activities and development of Muslims around them.

The low level of mosque repair for the people around it should be seen from the function of the mosque which is only for the hereafter, for example, the mosque is opened specifically during the five prayers and closed after the request to heaven is completed, Muslims in Indonesia generally have a limited understanding of the capabilities of the mosque. Often money donated to the mosque in the form of *infaq*, *alms*, and *zakat* is only stored in the mosque's savings account without being used in any form. Actually, the reason for giving the cash to the mosque is so that it tends to be used effectively with the aim that the person who gives the money can get a reward from the benefits obtained from the use of the money.

Apart from that, mosque administrators who adhere to traditional thinking tend to be reluctant to change their mindset related to the function of the mosque. As a result, the mosque's economy is hampered because the funds in the mosque's account are not used optimally. This causes Muslims around the mosque to be unable to be empowered and are only used for the purpose of building mosque facilities and infrastructure. In fact, the financial strengthening of Muslims around the mosque has enormous potential, considering that the mosque has abundant resources, including gifts, *alms*, and *zakat* from mosque worshippers.

Mosques that have customary reasoning, there is no need for progress towards mosques. This makes the mosque's economy stop because the funds in the mosque's account do not flow, so that Muslims around the mosque are not functioned and are only used to build offices and mosque buildings. Considering that mosques have considerable assets, such as *infaq*, *alms*, and *zakat* from mosque worshippers, the economic empowerment of Muslims near mosques is ideal.

The economic empowerment of the people can be achieved through the development of human resource potential. The mosque administrators have a big dream to carry out economic empowerment for mosque worshippers, with the aim of making the mosque as effective as possible as a place to empower and improve the welfare of Muslims. Muslims will be able to balance their interests in this world and in the hereafter if they are able to improve the economy of Muslims in the environment around the mosque (Muis, 2020).

The city of Medan has a majority Muslim population, many mosques but have not been properly empowered for worship centers and facilities for community development. However, the Sharia literacy index in 2022 is still 23.3%. In developing and empowering the economy of the community around the mosque, capital assistance, coaching and business volume are needed (Yafiz, M., & Gaol, 2023). Sourced from the Central Statistics Agency, in 2021 the number of mosques in the city of Medan reached 1,141 mosques.

Each mosque has different management so it needs professional people in its management. In the perspective of *Maqashid Sharia*, the mosque economy can be seen as part of an effort to achieve broader sharia goals. The main principle in *maqashid sharia* is to protect and improve the welfare of mankind. In the context of mosque economics, *sharia maqashid* can be applied by

ensuring that economic activities carried out by mosques and the surrounding community are in accordance with sharia principles and contribute to the welfare of the people, one of which is by establishing sharia cooperatives in independent mosques in the city of Medan.

This is in line with the flagship work program of the Mayor of Medan, Mr. Muhammad Bobby Afif Nasution, SE, MM wants mosques in Medan City to become independent mosques. This means that the mosque is not only a center of worship but also a center for empowering the people through mosque sharia cooperatives, the Medan city government in an effort to realize this through the cooperative and SME office has established mosque-based cooperatives in accordance with Law Number 11 of 2020 concerning Job Creation expanding cooperative business fields that can be run based on sharia principles in 36 mosques in the city of Medan in 2021, and it is possible that there will be assistance and training as per the Regulation of the Minister of Cooperatives and MSMEs of the Republic of Indonesia No: 9 of 2018 (TribunMedan.com). In 2023, there will be 9 more mosque cooperatives, so currently there are 45 mosque cooperatives with the Legal Entity.

However, there are still many independent mosques in the city of Medan that have not been successful in managing their mosque cooperatives. This can be proven from the many independent mosque cooperatives whose business does not run smoothly even until it closes so that a strategy or planning is needed in managing the independent mosque cooperative so that it can run well. The Business Model Canvas (BMC) is used as a tool to design and illustrate the key elements of a business. In the context of sharia cooperatives, the canvas business model can help in planning and identifying important aspects such as the market segments served, the value proposition offered, distribution channels, necessary resources, and sources of income.

The development of sharia cooperatives with a canvas business model can also help in designing strategies that are in accordance with sharia principles, such as ensuring fairness in the distribution of profits (SHU) in accordance with the size of each member's business services, prioritizing voluntary and open membership, and involving members in democratic decision-making.

From the background explanation above, according to the author, there needs to be an analysis of the suitability of the purpose of an independent mosque through sharia cooperatives by ensuring that mosque activities have goals in accordance with maqashid shari'ah. Therefore, the author is interested in analyzing an article with the title "Development of Independent Mosques in the City of Medan through Sharia Cooperatives According to the Perspective of Maqashid Sharia".

2. LITERATURE REVIEW and HYPOTHESIS

2.1. Independent Mosque

The word Masjid comes from the Arabic language "sajada" in Arabic which means a place of prostration or a place to worship Allah SWT (Wibowo, 2010). Mosques have a central role as the main place for Muslims to worship Allah, such as prostrating, praying, and worshipping solemnly. In addition to meeting the spiritual needs of Muslims, mosques also aim to strengthen the relationship between humans and Allah, as well as help develop awareness in submission and obedience to Him.

According to KBBI, a mosque is a building used by Muslims for worship (Wahidah, 2017). "Mosque" is also referred to several times in the Quran. In reference to the word al-Munawir, "sajada" means to bow down with a feeling of seriousness. From this root word is formed "mosque", which is an object that describes a place of surrender. The main role of the mosque is as a position of surrender and love to Allah. In addition, mosques also play an important role in the lives of Muslims as centers of religious, social, social and, surprisingly, financial activities. In

mosques, Muslims can hold recitations, religious studies, lectures, and various other activities. Mosques are not only a place of worship, but also have the potential to improve the economic condition of the surrounding community.

The usefulness of the mosque in improving the welfare of Muslims is highly expected. Mosques must be the basis for repairing and strengthening the local area. Independent mosques are mosque-based community empowerment activities which are interpreted as mosque movements with the participation of worshippers and mosque administrators, which have succeeded in becoming icons of religious destinations in an area that are able to become a driver of empowerment activities through the economic sector that is able to increase independence and welfare. Independent mosques are mosque-based community empowerment activities that are interpreted as mosque movements as a central force. Also, work on personal satisfaction better.

2.2. Maqashid Shariah

Maqasid comes from the word qashada which means purpose. Maqasid Syariah contains the meaning of halal targets. Where the regulations made can achieve these goals. In the Qur'an and As-Sunnah it is explained that Maqasid Sharia can be ended as a seriousness in fulfilling the problem of fulfilling *maslahah* (*jalb almasalih*) for all mankind and protecting it from risks (*daf'u almafasiid / Dar'u al-Mafasid*). (Zatadini, N., & Syamsuri, 2019)

Sharia has the main purpose, namely the realization of benefits and the elimination of harm. In addition, sharia has a basis by prioritizing the basic teachings of Islam including justice and independence. So maqashid sharia with benefits has an interrelated relationship (Santoso, 2019). Ushul fiqh experts state that in maqashid sharia, human beings need to be preserved from fundamental problems such as religion (*Ad-Dien*), Soul (*An-Nafs*), Reason (*Al-Aql*), Descendants (*Nasl*) and Property (*Al-Mal*). The five foundations of maqashid sharia are a theory in the determination of Islamic law developed by scholars after the *tabi' tabi'in* period (Arivatu Ni'mati Rahmatika, Iit Mazidah, 2021)

3. Sharia Cooperatives

Cooperatives, in English are known as "cooperation" which means cooperation. The term cooperative refers to a form of economic cooperation carried out by a group or organization to achieve a common goal. The main goal of cooperatives is to improve the economic welfare of members who are members of the organization. The welfare of cooperative members is obtained through the income generated, which is then used to meet their daily needs. In carrying out sharia cooperative activities, there are principles that guide business (Amalia, 2020) .

In accordance with Law Number 25 of 1992 Article 1, Cooperatives in Indonesia are business entities consisting of useful legal persons or elements that base their activities on useful norms and such as the financial development of a group by paying attention to the rules of transportation (Law of the Republic of Indonesia). Sharia is a strict Islamic regulation that describes the guidelines for human life, human relations with Allah SWT, and human relations based on the Qur'an and Hadith.

Therefore, from the explanation above, it can be concluded that a sharia cooperative is a type of business or organization that works together in an affiliate or association to achieve a common goal according to the Qur'an and Hadith. Overall, sharia cooperatives have items and systems that depend on the Quran and hadith.

3. METHODS

The type of research conducted is a mixed approach (mix method). Mixed approach (mix method) is a method that uses a qualitative approach and a quantitative approach to research (Tasiana, 2018). The mixed methods approach allows researchers to combine the advantages and strengths of both types of data. By using quantitative data, researchers can measure and generalize findings, while by using qualitative data, researchers can understand the context, meaning, and experiences of the individuals involved.

The data collection technique in this analysis uses two types of data, namely primary data by obtaining information from each variable and secondary data from mosque reports. The total population of mosque cooperatives until 2023 is 41 mosque cooperatives and participants with a saturated method, namely 6 mosque samples, namely Mr. Mulyanto from the Subussalam Mabar Mosque, Mrs. Yanti from the At Taqwa Kp Dadap Mosque, Mr. Juriono from the Al Ma'aruf Sidorukun Mosque, Mr. Saparudin Srg from the Al Ikhlas Johor Mosque, Mr. Rical Chan from the Istiqomah Bambu Runcing Mosque and Mr. Mukhlis from the Nurul Islam Karya Mosque. The technique in analyzing the data is to use a strategic model with the Business Canvas Model (BMC).

According to Osterwalder and Pigneur, a Material Plan of action, also known as BMC, is an action plan that is an intelligent description of how an association creates, delivers, and receives awards. BMC is an administrative system device used to outline ideas, customers, foundations and company funds as visual components (Sparviero, 2019). BMC has 9 main components, namely: Customer Segmentation: Determining the customer segment that is the target of the business, Value Proposition: Explaining the value or benefits offered to customers, Distribution Channel: Determining the means or channels used to deliver products or services to customers, Customer Relationships: Explaining the type of relationship built with customers, Revenue Sources: Explaining the sources of revenue generated by the business, Key Resources: Describes the assets or resources needed to run the business, Key Activities: Describes the activities that must be carried out to generate value for customers, Key Partnerships: Describes partnerships or collaborations built with other parties, Cost Structure: Describes the costs incurred to run a business.

4. RESULTS

The purpose of this study is to increase the capacity of the community in the implementation of business plans. Planning is vital and essential for the sustainability of a business, so this needs to be considered Without a solid plan, business implementation will not be structured and will not run well. This research was conducted on mosques in Medan City. The location of this research was chosen because of the desire of the mosque administrators to create a business, by increasing daily income so that the Medan city government classifies it as an independent mosque. It is common knowledge that the mayor of Medan, Muhammad Bobby Afif Nasution, strongly supports an independent mosque. This indicates that the mosque functions as a center for community empowerment as well as a place of worship (Kurniawan, 2018).

The government has assisted in the establishment of cooperatives in 36 mosques in the city of Medan in an effort to make this happen, and it is possible that more assistance will be provided in the future (TribunMedan.com). Based on the idea of supporting each other, cooperatives are collaborative efforts to improve the standard of living or the economy (Gholam, 2016).

The new program from the Medan City Government, named "Mandiri Mosque", is very useful because mosques apart from being a place of worship can also be used as a forum for the economy. With the aim that if this program is successful, it will be a strong and good foundation for us to help the people. The process of forming independent cooperatives is the same as the

formation of cooperatives in general. Recording in this independent mosque cooperative follows the registration structure of sharia cooperatives, namely the profit-sharing system does not have an element of riba. The author found that the institutional field of cooperative supervision is busy with counseling activities to various mosques with the aim that mosques in the city of Medan can follow the program made by the Mayor of Medan/Medan City Government which is named "independent mosque". This program was only formed in mid-2021 and it is recorded that there are already 36 mosques in Medan that have joined this program, including:

Table 1. Mosque Data

It	Mosque	Cooperative Name
1	Medan Maimoon, the al-expert of Masjid Al Husna	Muamalah Consumer Cooperative Al Husna Dian Al Mahri Mosque
2	As Shafat Mosque Medan Labuhan	Muamalah Mosque As Shafat Consumer Cooperative
3	Jami' Hanifah Mosque Medan Labuhan	Muamalah Consumer Cooperative Jami Hanifah Mosque Nelayan Indah
4	AlMukarram Sikaming Setia Mosque Medan	Muamalah Mekar Setia Consumer Cooperative
5	Al Ikhlas Mosque Medan Johor	Muamalah Consumer Cooperative Al Ikhlas Mosque Berkah Mandiri
6	Al Muhajirin Mosque Medan Helvetia	Muamalah Barokah Muhajirin Sejahtera Consumer Cooperative
7	Silaturrahim Mosque Medan Kota	Muamalah Consumer Cooperative with Silaturrahim Mosque
8	Al Ilham Mosque, Medan Petisah	Muamalah Karunia Ilham Mandiri Consumer Cooperative
9	Nurul Islam Mosque in West Medan	Muamalah Nurul Islam Mosque Consumer Cooperative
10	Darul Jalal Mosque Medan Tembung	Darul Jalal Mosque Manufacturers Cooperative Medan
11	Masjid As Shafi'iyah Medan Helvetia	Muamalah Barokah Consumer Cooperative BKM As Syafiiyah
12	Al Ma'ruf Mosque Medan Helvetia	Muamalah Consumer Cooperative of Al Maruf Mosque Medan Helvetia
13	Muhammadiyah Taqwa Mosque Medan Selayang	Muamalah Anugrah Surya Madani Consumer Cooperative
14	Al Istiqomah Mosque Medan Sungal	Muamalah Istiqamah Barokah Consumer Cooperative
15	Al Ikhlas Mosque East Medan	Muamalah Consumer Cooperative Al Ikhlas Madiosantoso Mosque
16	Al Yasmin Mosque Medan Sunggal	Muamalah Al Yasmin Berkah Mandiri Consumer Cooperative
17	Salsabila Mosque Medan Tuntungan	Muamalah Salsabila Amanah Consumer Cooperative
18	Al Muhajirin Mosque Medan Labuhan	Muamalah Consumer Cooperative Al Muhajirin Mosque Barokah Mandiri
19	Al Ma'ruf Mosque East Medan	Al Maruf Prosperity Muamalah Consumer Cooperative
20	Istiadah Mosque Medan Sungal	Muamalah Consumer Cooperative BKM Istiadah Amal Sejahtera
21	Taqwa Grand Mosque Medan Belawan	Muamalah Consumer Cooperative Taqwa Mandiri Mosque
22	Muhammadiyah Taqwa Mosque East Medan	Muamalah Taqwa Mosque Independent Consumer Cooperative

23	Mosque From Pasujudan Medan Deli	Muamalah Consumer Cooperative of Pasujudan Mosque Jannatun Naim
24	Masjid Al Abrar Medan Deli	Muamalah Al Abraar Mosque Consumer Cooperative
25	Mosque Community Tj Muli Medan crazy	Muamalah Consumer Cooperative Jamiyyatush Shoolihin Mosque
26	Masjid Jami, Atal Khairya Tana 600	Muamalah Mosque Jamiatul Khairiyah Consumer Cooperative
27	Subussalam Mosque Mabar Medan Deli	Muamalah Consumer Cooperative Prosperous Charity Business BKM Subulussalam Mosque Mabar
28	Istiqomah Bamboo Pointed Mosque	Buymalah Mosque Istiqomah Consumer Cooperative
29	Masjid De Rivai Medan Amplas	Muamalah Mosque Ar Rivai Consumer Cooperative
30	Al Hikmah Mosque Medan Tembung	Muamalah Hikmah Hijrah Consumer Cooperative
31	Al Arif Barokah Mosque Medan Selayang	Muamalah Consumer Cooperative Al Arif Barokah Mosque
32	Muhammadiyah Taqwa Mosque Medan Sunggal	Muamalah Surya Harapan Mandiri Consumer Cooperative
33	Al-Washliyah Mosque Medan Sunggal	Muamalah Al Washliyah Mosque Consumer Cooperative
34	Nurul Iman Mosque Jl Stasiun	Muamalah Mosque Nurul Iman Consumer Cooperative
35	Nurul Huda Marelan Mosque	Muamalah Consumer Cooperative of Nurul Huda Mosque

Source: Data on Mosque Cooperatives in National Cooperatives and MSMEs in Medan City 2023

The majority of cooperatives in Medan City run savings and loan businesses, which are not allowed by Islamic law (Azhari Foolish Tarigan, 2021). The purpose of choosing the location of this research is motivated by the purpose of BKM so that the Medan government can recognize the mosque as an independent mosque, the mosque management wants to start a business by increasing the daily income of the mosque. Since mosques are the center of the Islamic movement, mosques are the right place to manage cooperatives (Arif, M., & Hanafiyah, 2018).

Mosques with large congregations can easily bring many people together to carry out economic ventures with a wide social impact. However, instead of becoming self-reliant and improving the economy of the surrounding neighborhood, many mosques are forced to hire and beg on the streets. Raising awareness alone is not enough to develop this economic value, briefing on appropriate tactics that can be used according to the current situation and conditions should be included. This is the background for researchers to investigate the business plan of sharia cooperatives that can be practiced by mosques in the city of Medan with a business plan model through the canvas model.

A business model is a logical explanation of how an organization generates, delivers, and retains value, according to Osterwalder and Pigneur. To determine the strengths and weaknesses of all types of businesses in different industries, a business model canvas can be used. Analyzing the needs and benefits of a business will be simple and quick if its strengths and weaknesses are known.

The business model is broken down into nine main components by this canvas including customer segmentation, customer relationships, channels, revenue streams, value propositions, key activities, key resources, cost structure, and key partnerships in addition to customer segmentation

and value streams. The following is a description of the results of BMC's analysis for mosque cooperatives:

Table 2. Strategic Model for the Development of Independent Mosque Cooperatives (K2M) Kota Medan

Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
-Pemko -Medan City Diskop -Islamic banks and their partners -Post office - Samsat -Consignment with cooperative members	Services Marketing Activities Survey Billing	Promote loans and savings -Promote the company's operations -Promote delivery orders	Personalized service - Personal assistance - Social Media (WAG) -Routine studies in mosques	The gathering of mosque worshippers around cooperatives-retailers and distributors is known as market segmentation.
	Key Resources		Channels	
	Physical HR -Financial - IT - Internet _ Supporting Facilities		Office -Social Media (WAG) -Brochure - Reseller and distributor	
Cost Structure		Revenue Streams		
Fixed Expenses: Salary, Transportation, Internet Variable costs : Electricity, Water, Credit, Brochure, Formulir.		Reseller products, payment services and property		

Based on the table above, the explanation of the method is as follows:

- a. **Segments of Customers.** One of the first sharia cooperatives to be established in the cooperative sector is the mosque cooperative. Mosque cooperatives will serve various levels and other communities who know the existence of mosque cooperatives so that mosque cooperatives in 1) Subussalam Mabar Mosque, 2) At Taqwa Muhammadiyah Kp Dadap Mosque 3) Al Ikhlas Johor Mosque, 4) Istiqomah Bambu Runcing Mosque and 5) Nurul Islam Karya Mosque on average answered that the segmentation is residents around the mosque and cooperative members, resellers and distributors of cooperative products.
- b. **Prepositions of Value.** To help meet customer needs, mosque cooperatives offer a variety of services. During this year 2022, the Istiqomah Bambu Runcing Mosque has provided several service products (vehicle rental, financial accounting services, electronic commerce, consumptive and payment in the form of Pospay (payment for electricity, telephone, BPJS, PDAM, PBB, and e-commerce). Throughout 2021, the Al Ikhlas Mosque held additional efforts in the form of increasing the business ceiling and the Al Ikhlas Mini Mart mosque cooperative. Subussalam Mosque with Mom's Soap Products so that the value is to facilitate cooperative activities both in the field of business, Delivery Orders and if there is a cooperative that KSPS with savings and loans.

- c. **Channels.** Mosque cooperatives have a way to communicate with customers and their members, such as by creating programs through Brochures, Resellers and Distributors. Then through Social Media and *WhatsApp Group* (WAG) so that the mosque cooperative will more easily spread information about each product, especially the latest product, if they are in touch. In addition, the mosque cooperative reliably assists in assessment through conversations, such as executive conversations such as working hours, daily administrative conversations consistently, reminders loading conversations periodically, and administration loading conversations periodically as well as year-end considerations. Efforts to deliver must also be carried out through contingent training, for example markets and routine recitation exercises for taklim pilgrims.
- d. **Customers Relationship.** The best way to establish a relationship with a client or buyer is to utilize a convincing individual service, such as WhatsApp Gathering (Sway), to provide information about products, take orders, convey and establish relationships. In addition, mosque cooperatives also often hold gathering events through various events such as ta'lim congregations and Islamic commemoration events. Because it is centered in the mosque, the distribution of data becomes easier when the congregation is gathering, both at the time of the submission of heaven and routine exams. The Mosque Cooperative also provides ideas and study services that can be submitted directly through the WhatsApp application to mosque administrators. The Mosque Cooperative is committed to providing the best service and information to customers.
- e. **Revenue Streams.** Mosque cooperatives benefit from profit-sharing relationships with several partners. Profits from customer deposits and loans with a profit-sharing scheme are also included. Revenue sharing from partnerships with different retailers and administrative fees for Poslink payments are an additional source of income for mosque cooperatives. Store products are sold to generate income for mosque cooperatives or mosque cooperatives such as Minimart Al Ikhlas.
- f. **Key Resources** Mosque Cooperative has assets as a useful administration that adds additional business finances which are also obtained from the reserves provided by the funders who have long invested in the mosque cooperative, then at that time it is actually the human resources of the agreement as well. important as a secret weapon, IT tendency for the Internet with the presence of the Web and offices. Supporter.
- g. **Key Activities.** Mosque cooperatives provide various community needs in the form of investment, savings and loans, and in the field of services such as trading Mom Mosque Susbussalam products, Warkop Masjid Nurul Islam, electricity services, telephone, PBB, BPJS, and online store payments. The mosque cooperative also seeks to work on the administration and administration system by offering free assistance transportation, expanding the credit ceiling and also building useful mosque shops as an effort to develop the business sector.
- h. **Key Partnerships.** Mosque cooperatives have cooperative ties with other companies including with the Medan City Government, Medan City Cooperatives and SMEs Office, Bank BRI Syariah, BSI as a fund storage service, a form of cooperation Mosque Cooperatives collaborate with partners to provide PBB payment services, electricity, telephone, BPJS, and other payment services. Meanwhile, the mosque cooperative collaborates with Samsat for vehicle tax payments. In addition, partnerships are also established with several service services, such as car rental, aqiqah, and catering service providers. Consignment, or the sale of goods through the system, is another way that can be used to establish cooperation and profit from the sale of the goods.

- i. **Cost Structure Cost.** The structure describes the general costs incurred to work on an action plan. The costs expected by the mosque cooperative are used for credit funding, fixed resource support, fixed resource funding, and fixed resource damage costs, bank organization and other costs incurred for useful activities as fixed costs and variable costs.

5. DISCUSSION

However, based on the results of field observations, there are still many mosque administrators in Medan who have not taken advantage of the considerable potential. There is no mosque program that can help worshippers improve their finances, as the large number of worshippers shows. Unlike other donations, which reach a large amount of money, infak funds from the pilgrims can be used to support operational activities, development, and payment of employee salaries. However, the manager of the Al-Mashun Grand Mosque in Medan has not taken full advantage of the potential possessed by the worshippers. This is due to the lack of initiative from the mosque in empowering the worshippers. Actually, the traders around the mosque have the potential to be utilized, regulated, and managed properly in order to encourage and improve the economy of the worshippers. Around 92 percent of the mosque prosperity council management has carried out zakat management, namely receiving and distributing zakat, infaq, and alms funds every year. The collection and distribution of zakat fitrah which is carried out once a year before Eid al-Fitr is a potential infak mosque that is directly related to economic management. Based on the source of funds, it is optimal because mosque funds do not only come from donations from worshippers, but also from infak from the government, organizations, communities, and companies.

Meanwhile, continuous recording is carried out based on the amount of income and expenditure, so in this case it is optimal. Furthermore, the method of collecting funds is also carried out optimally because the mosque management places infak boxes in various places in the mosque, so that worshippers can easily donate. Because the infak funds obtained by the mosque have not been allocated specifically for programs that aim to help worshippers get more money. According to asset optimization indicators, mosque land consists of optimizing land assets physically, optimizing the location of land fixed assets, optimizing legal assets, optimizing the economy, and optimizing the number, value, and volume of land assets. According to these indicators, the land owned by mosques in the city of Medan is not ideal. This is because there is physical vacant land that can be used for community business activities, such as building and reviving mosque cooperatives.

The mosque building is the only destination of this fairly large land. Therefore, the potential of the land can be optimized with the establishment of a mosque cooperative that focuses on business activities and economic growth of the people. Although mosques have potential that has not been fully utilized, many mosques have not taken advantage of the potential of their worshippers to earn income. So far, pilgrims only come for worship and religious activities.

The mosque has a large source of infak funds, with an income of around 7 to 8 million rupiah every month. This fund is allocated for the payment of honorarium for preachers, ngaji teachers, imams, recitation activities, and the purchase of mosque equipment. Financial management indicators, including the type of source of funds, the amount of income and expenditure, the way of collection, use, and economic empowerment programs of pilgrims, have been well optimized. In terms of the type of income and expenses, mosques have reached an optimal level because infak funds come from worshippers as well as from existing companies, organizations, and communities. Fundraising is also carried out optimally through the provision of infaq boxes at several points in

the mosque. Worshippers can easily find infaq boxes provided by the mosque management at every activity, including religious lectures.

For this reason, the infak funds received have not been used optimally. The aspect of mosque cooperatives in Medan City is needed to optimize the potential and function of mosques in community economic empowerment. Recent research by T. Rambe (2023) shows that the land, congregations, and mosque infak that may exist in the city of Medan are the main topics. Suryanto Asep (2016) also offers a mosque-based economic empowerment model that involves optimizing the function of the mosque and its potential. R. Rambe (2023) researches how the role of mosques in improving the economy of Medan City. It is considered that the mosque's economic institution improves the economy and welfare of the community.

In addition, an article that discusses how to optimize the function of the mosque as a center for community empowerment activities, by discussing the factors that affect it, can be a reference. An additional study by MM Basya (2023) looks at how the role of mosques in the socio-economic development of the Al Bayyinah Jenu Tuban Mosque congregation can be optimized. The Business Plan aims to provide business implementation guidance to mosque administrators practicing Muslims. The proposed strategy involves understanding the concept of Sharia Cooperatives and their application to the context of mosques. Business model analysis using the Business Model Canvas is the main approach. This research emphasizes the importance of mosque independence in the economic aspect by utilizing the principles of Islamic finance.

Sharia cooperatives based in mosques have applied the BMC concept in running their business. This can be seen from the existence of nine BMC blocks used, such as customer relationships, key partnerships, proportion of value, customer segments, channels, revenue streams, key resources, and key alignment. Previous research entitled "Analysis of Zakat Collection Strategy with a Business Model Canvas Approach" also supports the use of BMC in zakat collection strategies. In the study, the zakat collection strategy can also be divided into nine blocks similar to BMC, such as customer relationships, key partners, value proportion, customer segments, channels, revenue streams, and important resources.

This strategy also includes an announcement to mosque congregations before implementation is carried out. Therefore, in addition to the financial aspect, social aspects and community participation in business management are also considered. The researcher stated that the Medan City government's efforts to establish an independent mosque would not succeed without the help of various parties. Therefore, intervention from various parties, including academics, is urgently needed.

The author has conducted an interview with the Cooperative asking about how the implementation of Maqashid Shari'ah in the Cooperative in Maqashid Shari'ah has levels, namely: Maslahat Dharuriyyat (basic / primary needs), Maslahat hajiyyat (Secondary) and Maslahat Tahsiniyyat (Tertiary). Maslahat Dharuriyyat, of course, must take precedence over Maslahat Hajiyyat and Maslahat Tahsiniyyat can be sacrificed in order to achieve the first and second. To realize these benefits, maqashid itself includes 5 objectives: (1) maintaining religion (hifz al-din); (2) safeguarding the soul (hifz alnafs); (3) maintaining reason (hifz al-aql); (4) safeguarding offspring (hifz al-nasl); (5) Safeguarding Assets (Hifz Al-Mal). The application of Maqashid sharia which includes 5 objectives to obtain benefits including:

1. Implementing Maintaining Religion (*Hifz aldin*) An indicator in terms of religious protection in the mechanism is the perfection of worship, to seek protection of religion. In this case, it can be concluded that the Cooperative implements religious protection by helping customers to realize the perfection of their worship such as saving for Hajj/Umrah.

2. Implementation of Safeguarding the Soul (*Hifz alNafs*) An indicator in Safeguarding the Soul is protection against life-threatening matters. The way it works is to prevent things that damage the body that will eventually cause damage to the soul, such as preventing a person from dying because he does not receive proper treatment. In relation to surgery, there are borrowing products that are used to facilitate proper outpatient needs for customers if they experience an accident or illness. In this case, it can be concluded that cooperatives implement the benefits of life in the form of protecting human life or survival, especially in the health sector.
3. Implementation of Maintaining Intellect (*Hifz alAql*) An indicator in the protection of intellect in the form of ensuring children's education. To seek the protection of education, the Cooperative has an Education Financing program that helps realize children's dreams to get the best education by providing education bailouts. In this case, it can be concluded that the Cooperative seeks to implement the benefits of reason in the form of realizing children's education so that they can go to school as they should.
4. Implementation of Safeguarding Assets (*Hifz al-Mal*) An indicator in Safeguarding Assets is the development of small businesses. seeking the protection of assets, the Cooperative has a program to foster small businesses in the form of Mudharabah financing (profit sharing). The Ministry of Religious Affairs Cooperative provides all capital and customers who act as managers and who share business profits in accordance with the agreement outlined in the benefit of property in the form of coaching small businesses MSMEs of the mosque congregation. In this case, it can be concluded that usually the Cooperative seeks to implement the benefits to the property in the form of coaching for MSMEs of mosque congregations.
5. Implementation of Protecting Descendants (*Hifz al-Nasl*) An indicator of maintaining descendants is the benefit of heirs. To seek protection for offspring, the Cooperative has a future investment program in the form of Wadiah Investment. The Ministry of Religious Affairs Cooperative provides a place to invest and save for future life planning by prioritizing the benefits for the descendants of customers. In this case, it can be concluded that the Cooperative seeks to implement offspring in the form of prioritizing the benefits of the customer's offspring in the future.

The sharia maqashid in mosque-based sharia cooperatives towards "independent mosques" in particular must be further improved. Moreover, in other Sharia economic theories and practices. In general, the Ministry of Religious Affairs cooperatives have implemented sharia maqashid, namely guarding religion, guarding the soul, maintaining intellect, protecting descendants and safeguarding property. Cooperatives have made Maqashid sharia the main basis in the practice of muamalah in cooperatives of the Republic of Indonesia; Basically, these methods lead to the discovery of "maslahat", and make it a tool to establish laws whose cases are not explicitly mentioned in the Qur'an or the Sunnah. There are two ijihad methods developed by mujtahid in an effort to explore and determine the benefits. The two methods are: First, the Ta'lîlî method (substantive analysis method) which includes Qiyâs and Istihâsân. The second method of Istishlâhî (Method of Analysis of Benefits) which includes Al-mashlahah al-Mursalâh. The management did not find elements of riba, gharar, maysir and the like. In addition, in its management, it must always pay attention to the fatwas of the National Sharia Council (DSN).

6. CONCLUSION and LIMITATION

The conclusion from the research that the author has done is that mosques in Medan have not all taken advantage of government programs to make "independent mosques" to the maximum, as can be observed from the large number of worshippers but the lack of programs that can improve the economy of worshippers. It is different from other infak which reaches a significant amount. The infak funds from the congregation are used for mosque operations, construction, and salary of mosque officials. However, there are still many large mosques in Medan that have not utilized it optimally because there is no program that can empower worshippers.

Second, the mosque cooperative model has indirectly given results by applying the concept of business model canvas in carrying out its business, marked by the existence of nine blocks of business model canvas (BMC) that can be applied not only as a substitute for a business plan, but can also be used for mapping business concepts, in this case sharia cooperatives. With a clear description of the business concept in each key point, it is hoped that sharia cooperatives in general can easily carry out business development and improvements.

Sharia cooperatives are part of the economic development of Muslims where distributive justice to meet basic human needs is inevitable in order to realize the common good while still referring to the five aspects of maqashid sharia, namely maintaining religion, maintaining the soul, maintaining intellect, protecting descendants and safeguarding property. Maqashid sharia is the main foundation in the practice of muamalah in cooperatives; Maqâshid al-Syarî'ah are the ultimate goals that must be realized by the application of shari'at or Islamic law. The application of shari'a in real life (the world), is to create benefits or goodness for creatures on earth, which then has an impact on the benefits or goodness in the hereafter. The excavation of benefits by cooperative members can be done through various ijihad methods. Basically, the method leads to the discovery of "maslahat", and makes it a tool to establish laws whose cases are not explicitly mentioned in the Qur'an or Sunnah. There are two ijihad methods developed by mujtahid in an effort to explore and determine the benefits. The two methods are: First, the Ta'lîlî method (substantive analysis method) which includes Qiyâs and Istihâsân. The second method of Istishlâhî (Method of Analysis of Benefits) which includes almashlahah al-Mursalah.

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