

**Analisis Kinerja Keuangan Untuk Mengukur Tingkat Kesehatan Koperasi
Di Masa Pandemi
(Studi Pada USP KUD Sumber Rejeki Mojoagung)**

ABSTRAKSI

Oleh:

**Wahyu Nur Pertiwi
1762143**

**Dosen Pembimbing:
Nur Anisah, SE, MSA, Ak, CA**

Penilaian kesehatan koperasi merupakan hal yang penting dilakukan untuk menilai kualitas kinerja keuangan koperasi tersebut. Penelitian ini bertujuan untuk mengetahui tingkat kesehatan koperasi yang diukur berdasarkan Peraturan Deputy Bidang Pengawasan Kementerian Koperasi dan Usaha Kecil Menengah Nomor: 06/PER/DEP.6/IV/2016 Tentang Pedoman Penilaian Kesehatan Koperasi Simpan Pinjam dan Unit Simpan Pinjam Koperasi.

Metode penelitian menggunakan metode penelitian deskriptif kualitatif. Fokus penelitian menggunakan aspek penilaian kesehatan koperasi berdasarkan Peraturan Deputy Bidang Pengawasan Kementerian Koperasi dan Usaha Kecil Menengah Nomor: 06/PER/DEP.6/IV/2016 Tentang Pedoman Penilaian Kesehatan Koperasi Simpan Pinjam dan Unit Simpan Pinjam Koperasi meliputi 7 aspek, diantaranya adalah Aspek Permodalan, Aspek Kualitas Aktiva Produktif, Aspek Manajemen, Aspek Efisiensi, Aspek Likuiditas, Aspek Kemandirian dan Pertumbuhan, Aspek Jati Diri Koperasi. Teknik pengumpulan data menggunakan metode wawancara dan dokumentasi dari laporan keuangan Unit Simpan Pinjam KUD Sumber Rejeki Mojoagung tahun 2020. Teknik analisis data menggunakan analisis data di lapangan model Miles dan Huberman yang meliputi reduksi data, penyajian data serta penarikan kesimpulan dan verifikasi.

Hasil penelitian ini menunjukkan bahwa tingkat kesehatan Unit Simpan Pinjam KUD Sumber Rejeki Mojoagung termasuk dalam kategori “Cukup Sehat” dengan total skor akhir 71,45 dari total skor keseluruhan yaitu 100. hasil penilaian kesehatan ditinjau dari 7 aspek yaitu, aspek permodalan mendapatkan skor 70 dengan predikat “Cukup Sehat”, aspek kualitas aktiva produktif mendapatkan skor 65 dengan predikat “Dalam Pengawasan”, aspek manajemen mendapatkan skor 78 dengan predikat “Cukup Sehat”, aspek efisiensi mendapatkan skor 95 dengan predikat “Sehat”, aspek likuiditas mendapatkan skor 100 dengan predikat “Sehat”, aspek kemandirian dan pertumbuhan mendapatkan skor 15 dengan predikat “Dalam Pengawasan Khusus”, dan yang terakhir aspek jati diri koperasi mendapatkan skor 70 dengan predikat “Cukup Sehat”.

Kata kunci: *Kinerja Keuangan, Tingkat Kesehatan Koperasi*

***Financial Performance Analysis to Measure the Health Level of Cooperatives
During the Pandemic
(Study on USP KUD Sumber Rejeki Mojoagung)***

ABSTRACTION

By:

**Wahyu Nur Pertiwi
1762143**

Supervisor:
Nur Anisah, SE, MSA, Ak, CA

Cooperative health assessment is an important thing to do to assess the quality of the cooperative's financial performance. This study aims to determine the health level of cooperatives as measured by the Regulation of the Deputy for Supervision of the Ministry of Cooperatives and Small and Medium Enterprises Number: 06/PER/DEP.6/IV/2016 concerning Guidelines for Health Assessment of Savings and Loans Cooperatives and Cooperative Savings and Loans Units.

The research method uses descriptive qualitative research methods. The focus of the research uses aspects of cooperative health assessment based on the Regulation of the Deputy for Supervision of the Ministry of Cooperatives and Small and Medium Enterprises Number: 06/PER/DEP.6/IV/2016 concerning Guidelines for Health Assessment of Savings and Loans Cooperatives and Cooperative Savings and Loans Units covering 7 aspects, including the Aspects of Capital, Earning Asset Quality Aspects, Management Aspects, Efficiency Aspects, Liquidity Aspects, Aspects of Independence and Growth, Aspects of Cooperative Identity. The data collection technique uses interviews and documentation from the financial statements of the Savings and Loans Unit KUD Sumber Rejeki Mojoagung in 2020. The data analysis technique uses data analysis in the Miles and Huberman model which includes data reduction, data presentation as well as drawing conclusions and verification.

The results of this study indicate that the health level of the Savings and Loans Unit of KUD Sumber Rejeki Mojoagung is included in the category "Healthy Enough" with a total final score of 71.45 out of a total score of 100. The results of the health assessment are reviewed from 7 aspects, namely, the capital aspect gets a score of 70 with "Sufficiently Healthy" predicate, earning asset quality aspect got a score of 65 with "Under Supervision" predicate, management aspect scored 78 with "Sufficiently Healthy" predicate, efficiency aspect got a score of 95 with "Healthy" predicate, liquidity aspect got 100 score with predicate "Healthy", the aspect of independence and growth got a score of 15 with the predicate "Under Special Supervision", and the last aspect of the cooperative identity got a score of 70 with the predicate "Sufficiently Healthy".

Keywords: Financial Performance, Cooperative Health Level