

ABSTRAK**ANALISIS LAPORAN ARUS KAS
(Studi Kasus di Koperasi Kredit *CU* Lantang Tipo Tahun 2014-2016)**

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Penelitian ini bertujuan untuk mengetahui perkembangan arus kas bersih dan mengetahui kinerja keuangan Koperasi Kredit *CU* Lantang Tipo berdasarkan laporan arus kas tahun 2014-2016. Jenis penelitian adalah studi kasus. Teknik pengumpulan data yang digunakan adalah teknik dokumentasi dan wawancara. Objek penelitian adalah data neraca, laporan rugi-laba (SHU), laporan arus kas, catatan atas laporan keuangan, sejarah dan gambaran umum koperasi dari tahun 2014-2016.

Teknik analisis data yang digunakan adalah analisis horisontal dan analisis rasio arus kas yang terdiri dari rasio arus kas operasi (AKO), rasio total hutang (TH), rasio pengeluaran modal (PM), rasio cakupan arus dana (CAD), rasio cakupan kas terhadap bunga (CKB), rasio cakupan kas terhadap hutang lancar (CKHL), dan rasio kecukupan arus kas (KAK).

Hasil penelitian ini menunjukkan bahwa perkembangan arus kas Koperasi Kredit *CU* Lantang Tipo pada tahun 2014-2016 mengalami fluktuasi. Kinerja keuangan Koperasi Kredit *CU* Lantang Tipo berdasarkan laporan arus kas tahun 2014-2016 kurang baik karena koperasi tidak mampu membayar kewajiban lancar dan total hutangnya melalui arus kas operasi, kesulitan membiayai pengeluaran modalnya melalui arus kas operasi, memiliki kemampuan yang rendah dalam membayar komitmen-komitmennya, serta kurang mampu menyediakan kas untuk memenuhi kewajibannya. Koperasi Kredit *CU* Lantang Tipo harus meningkatkan arus kas dari aktivitas operasi agar kewajiban jangka pendek terpenuhi, memaksimalkan dan mengelola arus kas dari pendanaan yang didapat dari anggota agar proses swadaya tetap dapat dilakukan, dan tetap berkomitmen melakukan pembayaran dividen.

Kata Kunci: Arus Kas, *Credit Union*, Kinerja Keuangan, Analisis Rasio

ABSTRACT**ANALYSIS OF CASH FLOW STATEMENTS****(A Case Study at Credit Cooperative CU Lantang Tipo in the years 2014-2016)**

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This research aims to determine the trend analysis of net cash flows and to know the financial performance of Credit Cooperative CU Lantang Tipo based on the cash flow statement of 2014-2016. The type of research is case study. The data were collected using documentation and interview technique. The objects of research are balance sheet, income statement (SHU), cash flow statement, notes on financial report, history and general informations of CU Lantang Tipo from year 2014 to 2016.

The data analysis techniques used in this research were horizontal analysis and cash flow ratio analysis consisting of the ratio of operating cash flow (AKO), ratio of total debt (TH), the ratio of capital expenditure (PM), current coverage ratio of the fund (CAD), cash to interest coverage ratio (CKB), coverage ratio of cash to current liabilities (CKHL), and the ratio adequacy of the cash (KAK).

The results show that the cash flow trend analysis of Credit Cooperative CU Lantang Tipo in the year 2014-2016 was fluctuated. The financial performance of Credit Cooperative CU Lantang Tipo based on the cash flow statement of 2014-2016 is not good because some reasons. They are the cooperative is unable to pay its current liabilities and total debts through operating cash flow, difficulties in financing its capital expenditure through operating cash flow, having low ability to pay for its commitments, and unable to provide cash to meet its obligations. Credit Cooperative CU Lantang Tipo must improve the cash flow from operating activities so that short-term liabilities are met. CU Lantang Tipo also need to maximize and manage cash flow from funding obtained from members so that the self-help process can still be done, remains committed to making dividend payments.

Keyword: Cash Flow, Credit Union, Financial Performance, Ratio Analysis