

Abstrak

**ANALISIS RASIO-RASIO KEUANGAN
PUSAT KOPERASI PEGAWAI NEGERI SIPIL**

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Penelitian ini bertujuan untuk mengetahui perkembangan rasio likuiditas, solvabilitas, aktivitas dan profitabilitas koperasi PKPN (Pusat Koperasi Pegawai Negeri) dari tahun 2005 sampai dengan tahun 2009.

Data dikumpulkan dengan teknik wawancara dan dokumentasi. Teknik analisis data yang digunakan adalah dengan melakukan perhitungan rasio likuiditas meliputi *current ratio*, *cash ratio*, *quick ratio*, dan *working capital to total assets*. Rasio solvabilitas meliputi *total debt to total capital assets*, *total debt to equity ratio*. Rasio aktivitas meliputi *total assets turn over*, *receivable turn over*. Rasio profitabilitas meliputi *net earning ower ratio*, *net profit margin*, *operating ratio*, *rate of return for owners*.

Hasil analisis penelitian menunjukkan tingkat perkembangan rasio keuangan PKPN (Pusat Koperasi Pegawai Negeri) dari tahun 2005 sampai dengan tahun 2009 adalah: 1) Rasio likuiditas mengalami kenaikan dan penurunan setiap tahun tapi garis trend menunjukkan menurun dapat diartikan kemampuan koperasi dalam memenuhi hutang jangka pendeknya juga menurun. 2) Rasio solvabilitas koperasi menunjukkan adanya perubahan setiap tahun dengan garis trend yang meningkat, dapat diartikan bahwa kemampuan menjamin hutang koperasi semakin baik. 3) Rasio aktivitas koperasi mengalami perubahan selama tahun pengamatan dengan trend yang meningkat, dapat diartikan bahwa dana yang dimiliki oleh koperasi telah dimanfaatkan dengan baik untuk melakukan kegiatan operasional. 4) Rasio rentabilitas menunjukkan trend yang menurun diartikan bahwa kemampuan koperasi untuk menghasilkan keuntungan mengalami penurunan.

ABSTRACT

A FINANCIAL RATIO ANALYSIS OF CIVIL SERVANT COOPERATIVE CENTER

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This research was aimed to find out the progress of the ratios of liquidity, solvency, and profitability of *PKPN (Pusat Koperasi Pegawai Negeri - Civil Servant Cooperative Center)* starting from 2005 until 2009.

The data were collected by having interview and making documentation. The data were analyzed by doing liquidity ratio calculation that included current ratio, cash ratio, and working capital to total assets. Solvency ratio included total debt to total capital assets, total debt to equity ratio. Activity ratio included total assets turn over, receivable turn over. Profitability ratio included net earning owner ratio, net profit margin, operating ratio, rate of return for owners.

The result of the analysis showed that the levels of the financial ratio progress of *PKPN (Pusat Koperasi Pegawai Negeri – Civil Servant Cooperative Center)* starting from 2005 until 2009 were as followed: 1) The liquidity ratio fluctuated (increased and decreased) every year, but the trend line was decreasing. It means that the ability of the cooperative to meet the short-term debt went into decline as well. 2) The solvency ratio of the cooperative showed that there was a change every year. The trend line was decreasing. It means that the ability to guarantee the cooperative's debt was better. 3) The activity ratio of the cooperative changed during the observation. The trend was increasing. It means that the cooperative's capital had been used for the operational activities well. 4) The profitability ratio showed that the trend was decreasing. It means that the ability of the cooperative to generate profit went into decline.