

## **ABSTRAK**

### **ANALISIS TINGKAT KESEHATAN KOPERASI SIMPAN PINJAM**

**Studi Kasus pada Koperasi Kredit Harapan Bahagia, Jakarta Pusat**

Laurensia Wandita Raharjo  
Universitas Sanata Dharma  
Yogyakarta  
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Tujuan penelitian ini adalah mengetahui tingkat kesehatan Koperasi Kredit Harapan Bahagia pada tahun 2007-2010. Penelitian ini dilaksanakan pada bulan Maret-April 2011. Pengumpulan data dilakukan dengan teknik wawancara, observasi dan dokumentasi. Teknik analisa data yang dilakukan adalah dengan membandingkan antara hasil perhitungan aspek penilaian kesehatan koperasi dengan Peraturan Menteri Negara Koperasi Dan Usaha Kecil Dan Menengah Republik Indonesia No. 14/Per/M.KUKM/XII/2009.

Dari hasil analisis data diperoleh hasil data sebagai berikut: 1) Aspek permodalan telah maksimal: Rasio modal sendiri terhadap total aset pada 2007-2010: 38,28%, 37,15%, 40,67%, 41,36%. Rasio modal sendiri terhadap pinjaman berisiko pada 2007-2010: 94,94%, 104,45%, 118,70%, 79,06%. Rasio kecukupan modal sendiri pada 2007-2010: 78,35%, 83,21%, 78,11%, 78,70%. 2) Aspek KAP belum maksimal: Rasio volume pinjaman terhadap volume pinjaman diberikan pada 2007-2010: 100%. Rasio risiko pinjaman bermasalah terhadap pinjaman diberikan pada 2007-2010: 1,44%, 3,26%, 0,90%, 2,56%. Rasio cadangan risiko terhadap pinjaman bermasalah pada 2007-2010: 100%, 45,20%, 119,36%, 42,54%. Rasio pinjaman berisiko terhadap pinjaman diberikan pada 2007-2010: 46,78%, 44,44%, 43,40%, 64,40%. 3) Aspek manajemen dikatakan baik. 4) Aspek efisiensi telah maksimal: Rasio beban operasi anggota terhadap partisipasi bruto pada 2007-2010: 16,82%, 20,29%, 22%, 26,35%. Rasio beban usaha terhadap SHU kotor pada 2007-2010: 234,57%, 223%, 263,90%, 286,31%. Rasio efisiensi pelayanan pada 2007-2010: 0,84%, 1,32%, 1,08%, 1,40%. 5) Aspek likuiditas telah maksimal: Rasio kas pada 2007-2010: 14,27%, 24,89%, 4,95%, 7,47%. Rasio pinjaman diberikan terhadap dana diterima pada 2007-2010: 88,38%, 81,94%, 80,49%, 82,68%. 6) Aspek kemandirian dan pertumbuhan telah maksimal: Rasio rentabilitas aset pada 2007-2010: 2,42%, 2,34%, 1,94%, 1,75%. Rasio rentabilitas modal sendiri pada 2007-2010: 28,99%, 26,48%, 21,02%, 20,94%. Rasio kemandirian operasional pelayanan pada 2007-2010: 267,94%, 239,41%, 230,97%, 193,80%. 7) Aspek jatidiri koperasi telah maksimal: Rasio partisipasi bruto pada 2007-2010: 47,14%, 47,27%, 46,87%, 46,41%. Rasio PEA pada 2007-2010: 40,42%, 37,11%, 27,68%, 27,12%.

Pada tahun 2007, 2008, 2009 dan 2010 Koperasi Kredit Harapan Bahagia menunjukkan skor tingkat kesehatan sebesar 82,15 (sehat), 72,75 (cukup sehat), 78,25 (cukup sehat) dan 73,95 (cukup sehat).

## **ABSTRACT**

### **An Analysis of Health Level of Cooperative Credit Union** A Case Study at Harapan Bahagia Cooperative Credit Union in Central Jakarta

**Laurensia Wandita Raharjo  
Sanata Dharma University  
Yogyakarta  
2011**

The aim of this research was to know the health level of Harapan Bahagia Cooperative Credit Union in Central Jakarta in 2007, 2008, 2009 and 2010. This research was conducted in March-April 2011. The data collecting techniques used were interview, observation and documentary study. The data analysis technique used was by comparing the results of health evaluation of the Credit Union with the standards according to Minister of Cooperative and small and medium enterprise degree No. 14/Per/M.KUKM/XII/2009.

The findings were: 1) The capital aspect was maximal: The ratios of equity capital to total assets in 2007-2010 were 38,28%, 37,15%, 40,67%, 41,36%. The ratios of equity capital to non performing loan in 2007-2010 were 94,94%, 104,45%, 118,70%, 79,06%. The ratios of equity capital adequacy in 2007-2010 were 78,35%, 83,21%, 78,11%, 78,70%. 2) The aspect of productive assets quality was not maximal: The ratios of the volume of loan to members to the volume of loan extended in 2007-2010 were all 100%. The ratios of non performing loan risk to total loan extended in 2007-2010 were 1,44%, 3,26%, 0,90%, 2,56%. The ratios of risk reserves to bad debts in 2007-2010 were 100%, 45,20%, 119,36%, 42,54%. The ratios of non performing loan to total loan extended in 2007-2010 were 46,78%, 44,44%, 43,40%, 64,40%. 3) The management aspect was qualified as good. 4) The efficiency aspect was maximal: The ratios of member operating expenses to the gross participation in 2007-2010 were 16,82%, 20,29%, 22%, 26,35%. The ratios of operating expenses to gross profit in 2007-2010 were 234,57%, 223%, 263,90%, 286,31%. The ratios of service efficiency in 2007-2010 were 0,84%, 1,32%, 1,08%, 1,40%. 5) The liquidity aspect was maximal: The cash ratios in 2007-2010 were 14,27%, 24,89%, 4,95%, 7,47%. The ratios of loan extended to deposits in 2007-2010 were 88,38%, 81,94%, 80,49%, 82,68%. 6) The independence and growth aspect was maximal: The ratios of assets rentability in 2007-2010 were 2,42%, 2,34%, 1,94%, 1,75%. The ratios of equity capital rentability in 2007-2010 were 28,99%, 26,48%, 21,02%, 20,94%. The ratios of service operational independence in 2007-2010 were 267,94%, 239,41%, 230,97%, 193,80%. 7) The cooperative genuine aspect was maximal: The ratios of gross participation in 2007-2010 were 47,14%, 47,27%, 46,87%, 46,41%. The ratios of PEA in 2007-2010 were 40,42%, 37,11%, 27,68%, 27,12%.

In 2007, 2008, 2009 and 2010 Harapan Bahagia Cooperative Credit Union was qualified as healthy enough with the score of 82,15, 72,75, 78,25 and 73,95.