

ABSTRAK

EVALUASI TINGKAT KESEHATAN KOPERASI SIMPAN PINJAM Study Kasus Pada Koperasi Simpan Pinjam Sinar

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Tujuan penelitian ini adalah untuk mengetahui tingkat kesehatan koperasi simpan pinjam sinar selama tahun 1999, 2000, 2001, dan 2002. Penelitian ini dilaksanakan pada bulan September sampai Oktober 2003. Pengumpulan data dilakukan dengan teknik wawancara, observasi dan dokumentasi. Teknik analisis data yang dilakukan adalah dengan membandingkan hasil perhitungan aspek penilaian kesehatan koperasi dengan standar syarat sehat koperasi menurut SK Menkop dan PKM No. 194/KEP/M/IX/1998.

Dari hasil analisis data diperoleh hasil sebagai berikut :1) Aspek permodalan tergolong baik : Rasio modal sendiri terhadap total asset pada tahun 1999, 2000, 2001 dan 2002 adalah 80%, 67%, 67% dan 65%. Rasio modal sendiri terhadap pinjaman diberikan yang beresiko pada tahun 1999, 2000, 2001 dan 2002 tergolong cukup baik, yaitu : 85%, 77%, 70% dan 71%. 2) Aspek kualitas aktiva produktif tergolong sangat baik : Rasio volume pinjaman kepada anggota terhadap total volume pinjaman diberikan pada tahun 1999, 2000, 2001, dan 2002 adalah 100%. Rasio resiko pinjaman bermasalah terhadap pinjaman diberikan tergolong baik selama tahun 1999, 2000, 2001, dan 2002 yaitu 0,235%, 0,268%, 0,139%, dan 0,118%. Rasio cadangan resiko terhadap resiko pinjaman bermasalah tergolong cukup baik selama tahun 1999, 2000, 2001, dan 2002 yaitu 2638,1%, 1931,8%, 2976,1%, dan 3227,8%. 3) Aspek manajemen tergolong baik. 4) Aspek rentabilitas tergolong cukup baik : Rasio SHU sebelum pajak terhadap pendapatan operasional pada tahun 1999, 2000, 2001, dan 2002, yaitu 14,4%, 14,46%, 12,49%, dan 21,93%. Rasio SHU sebelum pajak terhadap total Asset tergolong tidak baik selama tahun 1999, 2000, 2001, dan 2002, yaitu 1,4%, 1,2%, 1,5%, dan 1,2%. Rasio beban operasional terhadap pendapatan operasional tergolong kurang baik selama tahun 1999, 2000, 2001, dan 2002 yaitu 85,57%, 85,53%, 87,50%, dan 78,06%. 5) Aspek likuiditas tergolong kurang baik pada tahun 1999, 2000, 2001, dan 2002 yaitu 476%, 272%, 295%, 261%.

Pada tahun 1999, 2000, 2001, dan 2002 Koperasi Simpan Pinjam Sinar menunjukkan predikat 71,95%, 71,45%, 72,2%, 70,95%.

ABSTRACT

EVALUATION OF THE FINANCIAL SOUNDNESS LEVEL OF COOPERATIVE CREDIT UNION A Case Study at Sinar Cooperative Credit Union

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The aim of this research was to know the financial soundness level of Sinar Cooperative Credit Union in 1999, 2000, 2001, and 2002. This research was conducted in September-October 2003. Data collecting technique used was done by comparing the result of soundness evaluation of the Credit Union with the standards According to Minister of Cooperatives degree and PKM No. 194/KEP/M/IX 1998.

The findings were: 1) The capitalization aspect was classified as good enough. The ratios of equity capital to total assets in 1999, 2000, 2001, and 2002 were 80%, 67%, 67%, and 65% respectively. The ratios of equity capital to account receivable for risk in 1999, 2000, 2001, and 2002 were classified as good enough. Viz. 85%, 77%, 70%, 71%. 2) The equity aspect of productive assets was classified as very good: The ratios of the volume of loan to members to the volume of loan extended in 1999, 2000, 2001, and 2002 were 100%. The ratios of bad debts to loan extended were classified as good in 1999, 2000, 2001, and 2002; They were 0,235%, 0,268%, 0,139% and 0,118% respect timely. The ratios of risk reserves to bad debts were classified as good enough, in 1999, 2000, 2001, and 2002 they were 2638,1%, 1931,8%, 2976,1%, and 3227,8%. 3) The management aspect was classified as good enough. 4) The aspect of profit producing potential was qualified as good enough: The ratios of profile before tax to operational income in 1999, 2000, 2001, and 2002 were 14,4%, 14,46%, 12,49%, and 21,93%. The ratios of profit before tax to total assets were classified as not good, in 1999, 2000, 2001, and 2002 the were 1,4%, 1,2%, 1,5%, and 1,2%. The ratios of operational burden to operational income were classified as not so good, in 1999, 2000, 2001, and 2002 they were 85,57%, 85,53%, 87,50%, and 78,06%. 5) The liquidity aspect was classified as not so good, viz. 4765, 272%, 295%, and 261% in 1999, 2000, 2001, and 2002.

In 1999, 2000, 2001, and 2002 Sinar Cooperative Credit Union were classified as financial found with the score of 71,95; 71,45; 72,2; 70,95.