

ABSTRAK

Penilaian Tingkat Kesehatan Koperasi Simpan Pinjam
Studi kasus Pada Koperasi Simpan Pinjam Bhakti
Jl Monumen Jogja kembali 138

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Tujuan penelitian ini adalah untuk mengetahui tingkat kesehatan Koperasi Simpan Pinjam Bhakti selama tahun 2000, 2001 dan 2002. Penelitian ini dilaksanakan pada bulan Februari sampai Maret 2003. Pengumpulan data dilakukan dengan teknik wawancara dan dokumentasi. Teknik analisis data yang dilakukan adalah 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 kurang baik: Rasio modal sendiri terhadap total asset pada tahun 2000, 2001 dan 2002 adalah 5,75%; 11,19% dan 14,25%. Rasio modal sendiri terhadap pinjaman diberikan yang berisiko pada tahun 2000, 2001 dan 2002 tergolong kurang baik, yaitu 6,75%; 19,15% dan 36,1%. 2) Aspek Kualitas Aktiva Produktif tergolong sangat baik: Rasio volume pinjaman kepada anggota terhadap volume pinjaman yang diberikan pada tahun 2000, 2001 dan 2002 adalah 100%. Rasio resiko pinjaman bermasalah terhadap pinjaman diberikan tergolong cukup baik selama tahun 2000, 2001 dan 2002 yaitu 0%; 0,081% dan 0,55%. Rasio cadangan resiko terhadap resiko pinjaman bermasalah tergolong cukup baik selama tahun 2000, 2001 dan 2002 yaitu 0%; 3703,4% dan 882,16%. 3) Aspek manajemen tergolong baik. 4) Aspek Rentabilitas tergolong cukup baik: Rasio SHU sebelum pajak terhadap pendapatan operasional pada tahun 2000, 2001 dan 2002, yaitu (1,45%); 8,27% dan 6,82%.

Rasio SHU sebelum pajak terhadap total asset tergolong tidak baik selama tahun 2000, 2001 dan 2002 yaitu (0,56%); 5,15% dan 4,8%. Rasio beban operasional terhadap pendapatan operasional tergolong kurang baik selama tahun 2000, 2001 dan 2002 yaitu 101,45%; 91,73% dan 93,17%. 5) Aspek likuiditas tergolong cukup baik pada tahun 2000, 2001 dan 2002 yaitu 85,08% ;80,55% dan 80,62%.

Pada tahun 2000 Koperasi Simpan Pinjam Bhakti menunjukkan predikat kurang sehat dengan skor 59,5. Tahun 2001 dan 2002 Koperasi Simpan Pinjam Bhakti menunjukkan predikat sehat yaitu dengan skor 81,58 dan 85,5.

ABSTRAC

SOUNDNESS LEVEL OF COOPERATIVE CREDIT UNION A Case study at Bhakti Cooperative Credit Union

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The aim of this research was to know the soundness level of Bhakti Cooperative Credit Union in 2000, 2001, and 2002. This research was conducted in February – March 2003. Data collecting techniques used were interview and documentary study. Data analyzing technique used was done by comparing the results of soundness evaluation of the Credit Union with the standards according to Minister of Cooperatives degree and PKM No : 194/KEP/IX/1998.

The findings were : 1) The capitalization aspect was classified as not so good. The ratios of equity capital to total asset in 2000, 2001, and 2002 were 5,75%; 11,19% and 14,25% respectively. The ratios of equity capital to account receivable for risk in 2000, 2001, and 2002 were classified as not so good. Viz 6,75%; 19,15% and 36,1%. 2) The quality 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 2000, 2001, and 2002 were 100%. The ratios of bad debts to loan extended were classified as good enough, in 2000, 2001, and 2002 they were 0%; 0,081% and 0,55% respectively. The ratios of risk reserves to bad debts were classified as good enough, in 2000, 2001, 2002 they were 0%; 3703,4%; 882,16%. 3) The management aspect was classified as good enough. 4) The aspect of profit producing potential was qualified as good enough: the ratios of profit before tax to operational income in 2000, 2001, and 2002 were (1,45%); 8,27% and 6,82%. The ratios of profit before tax to total asset were classified as not good, in 2000, 2001, and 2002 they were (0,56%); 5,15% and 4,8%. The ratios of operational burden to operational income were classified as not so good , in 2000, 2001, and 2002 they were 101,45%; 91,73% and 93,17%. 5) The liquidity aspect was classified as good enough, viz. 85,08%; 80,55% and 80,62% in 2000,2001 and 2002.

In the year 2000 Cooperative Credit Union was classified as not so financially sound with the score of 59,5. In 2001 and 2002 Bhakti Cooperative Credit Union were classified as healthy with the scor of 81,58 and 85, 5.