

ABSTRAK

**ANALISIS KINERJA KEUANGAN PADA KOPERASI SIMPAN PINJAM
CREDIT UNION DHARMA PRIMA KITA
BERDASARKAN PERATURAN KEMENTERIAN KOPERASI
No.06/Per/Dep.6/IV/2016**

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Penelitian ini bertujuan untuk mengetahui apakah kinerja keuangan Koperasi Simpan Pinjam Credit Union Dharma Prima Kita Periode 2020-2022 sudah baik atau perlu ditingkatkan. Penilaian kinerja keuangan dinilai berdasarkan Peraturan Kementerian Koperasi No.06/Per/Dep.6/IV/2016 dapat dikategorikan sehat, cukup sehat, dalam pengawasan atau dalam pengawasan khusus. Penelitian ini memberikan rekomendasi kepada pihak koperasi berupa perbaikan untuk memperbaiki penyusunan rencana atau kebijakan yang dilakukan di waktu yang akan datang.

Penelitian ini menggunakan pendekatan kuantitatif dengan pengumpulan data primer berupa wawancara dan data sekunder berupa Laporan Keuangan Koperasi Simpan Pinjam Credit Union Dharma Prima Kita tahun 2020-2022. Data yang diperoleh kemudian dianalisis menggunakan teknik analisis data berupa menganalisis data, penyajian hasil analisis, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa, Koperasi Simpan Pinjam Credit Union Dharma Prima Kita pada tahun 2020 memperoleh skor 77,25 dengan predikat koperasi cukup sehat. Tahun 2021 skor mengalami peningkatan menjadi 79,25 dengan predikat koperasi cukup sehat. Dan pada tahun 2022 mengalami peningkatan yang cukup bagus dimana memperoleh skor 89,75 dengan predikat koperasi sehat.

Kata kunci : Kinerja Koperasi, Rasio Keuangan, *Credit Union*,
Kementerian Koperasi

ABSTRACT

**ANALYSIS OF FINANCIAL PERFORMANCE IN THE DHARMA PRIMA
KITA CREDIT UNION SAVINGS AND LOANS COOPERATIVE (CU DPK)
BASED ON MINISTRY OF COOPERATIONS REGULATION
No.06/Per/Dep.6/IV/2016**

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This study aims to determine whether the financial performance of the Dharma Prima Kita Credit Union Savings and Loans Cooperative for the 2020-2022 period is good or needs to be improved. Financial performance assessments are assessed based on Ministry of Cooperatives Regulation No.06/Per/Dep.6/IV/2016 and can be categorized as healthy, quite healthy, under supervision or under special supervision. This study provides recommendations to the cooperative in the form of improvements to improve the preparation of plans or policies carried out in the future.

This study used a quantitative approach by collecting primary data in the form of interviews and secondary data in the form of the Dharma Prima Kita Credit Union Savings and Loans Cooperative Financial Report for 2020-2022. The data obtained were then analyzed using data analysis techniques in the form of analyzing data, presenting analysis results, and drawing conclusions.

The research results show that the Dharma Prima Kita Credit Union Savings and Loans Cooperative in 2020 received a score of 77,25 with the title of a fairly healthy cooperative. In 2021, the score increased to 79,25 with the title of cooperative being quite healthy. And in 2022 there will be quite a good increase, getting a score of 89,75 with the title of healthy cooperative.

KeyWords : *Cooperative Performance, Financial Ratios, Credit Unions,
Ministry of Cooperatives*