

ABSTRAK

**PENERAPAN MANAJEMEN RISIKO GEREJA PADA
PENGELOLAAN KEUANGAN ORGANISASI GEREJA**

(Studi Kasus di Gereja GKI Gejayan Yogyakarta)

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Penelitian ini bertujuan untuk mengetahui bagaimana penerapan manajemen risiko pada pengelolaan keuangan di Gereja GKI Gejayan Yogyakarta. Melalui identifikasi, penilaian risiko menggunakan matriks kemungkinan dan keparahan, evaluasi efektivitas pengendalian yang ada, serta memberikan usulan pengendalian tambahan untuk meminimalisir dampak risiko yang terjadi dalam pengelolaan keuangan gereja.

Metode penelitian yang digunakan adalah pendekatan kualitatif deskriptif dengan teknik studi kasus. Pengumpulan data dilakukan melalui wawancara mendalam dengan staf keuangan di Gereja GKI Gejayan. Analisis data menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan. Lokasi penelitian berada di GKI Gejayan. Jl. Affandi Gg. Jemb. Merah No.84D, Soropadan, Condongcatur, Kec. Depok, Kabupaten Sleman, Daerah Istimewa Yogyakarta.

Hasil penelitian menunjukkan bahwa GKI Gejayan menghadapi tujuh risiko utama dalam pengelolaan keuangannya, Risiko tertinggi terdapat pada aspek risiko penyalahgunaan dana akibat kurangnya transparansi keuangan kepada jemaat dengan nilai risiko 12 (risiko tinggi), yang dapat berdampak pada terganggunya kegiatan operasional gereja. Upaya pengendalian berupa penguatan melalui sistem pengendalian internal, sistem dual control, transparansi laporan keuangan, dan penerapan standar keuangan berbasis teknologi menjadi langkah mitigasi dalam pengelolaan keuangan yang transparan, akuntabel dan berkelanjutan.

Kata kunci: Manajemen risiko, Organisasi Nirlaba, Pengelolaan Keuangan, Gereja, Organisasi Berbasis keagamaan.

ABSTRACT

**IMPLEMENTATION OF CHURCH RISK MANAGEMENT IN
THE FINANCIAL MANAGEMENT OF GKI GEJAYAN
CHURCH**

(A Case Study at GKI Gejayan Church Yogyakarta)

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This study aims to determine the application of risk management is applied in financial management at the GKI Gejayan Church. Through risk identification and assessment using probability and severity matrices, evaluation of the effectiveness of existing controls, and providing recommendations for additional controls to minimize the impact of risks occurring in church financial management.

The research method used was a descriptive qualitative approach with case study techniques. Data collection was conducted through in-depth interviews with the financial staff of GKI Gejayan Church. The data analysis involved data reduction, data presentation, and conclusion drawing. The research was conducted at GKI Gejayan. Jl. Affandi Gg. Jemb. Merah No.84D, Soropadan, Condongcatur, Depok District, Sleman Regency, Special Region of Yogyakarta.

The research results showed that GKI Gejayan faced seven main risks in its financial management. The highest risk was found in the aspect of fund misuse due to the lack of financial transparency to the congregation, with a risk value of 12 (high risk), which could have impacted the continuity of the church's operational activities. Control efforts through the strengthening of internal control systems, implementation of dual control systems, financial report transparency, and the application of technology-based financial standards became the mitigation steps for achieving transparent, accountable, and sustainable financial management.

Keywords: *Risk management, Non-profit organizations, Financial Management, Church, Faith-Based Organizations.*