

ABSTRACT

This study aims to evaluate the financial performance of KPRI "Murah" Banjarnegara Regency through the aspects of liquidity, profitability, and solvency ratios in the Cooperative's financial statements during the period 2018 - 2022.

The research method used is quantitative descriptive analysis, with data derived from the Balance Sheet and Income Statement of KPRI "Murah" Banjarnegara Regency for the period 2018 - 2022. In this study, data analysis was carried out by describing the results of the development of the financial ratios of KPRI "Murah" Banjarnegara Regency during that period, including liquidity, profitability, and solvency ratios.

The final results of this study show that KPRI "Murah" Banjarnegara Regency received the title "Less Healthy" with a score of 60, in accordance with the cooperative health assessment criteria stipulated in the Regulation of the Minister of State of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No 6/Per/M.KUKM/V/2006 concerning Guidelines for Rating Outstanding Cooperatives. The liquidity level is rated good because the current ratio during the 2018-2022 period is within the predetermined standard range, which is between 200% and 250%. However, the profitability level is considered poor because the amount of return on assets (ROA) and return on equity (ROE) is below 3%. Meanwhile, the solvency level is considered very good based on the analysis of the debt to asset ratio (DAR) and debt to equity ratio (DER), which meet the established standards ($\leq 40\%$ and $\leq 70\%$, respectively). Therefore, it is recommended that KPRI "Murah" Banjarnegara Regency make evaluations and improvements, especially in the aspect of liquidity by controlling the amount of short-term debt and increasing current assets. In addition, it is necessary to improve the management and optimal utilisation of assets to increase profitability.

Keywords: Financial Performance, Liquidity Ratio, Profitability Ratio, Solvency Ratio

ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi kinerja keuangan KPRI “Murah” Kabupaten Banjarnegara melalui aspek rasio likuiditas, profitabilitas, dan solvabilitas pada laporan keuangan Koperasi selama periode tahun 2018 - 2022.

Metode penelitian yang digunakan adalah analisis deskriptif kuantitatif, dengan data yang berasal dari Neraca dan Laporan Laba Rugi KPRI “Murah” Kabupaten Banjarnegara untuk periode tahun 2018 - 2022. Pada penelitian ini, analisis data dilakukan dengan menjabarkan hasil perkembangan rasio keuangan KPRI “Murah” Kabupaten Banjarnegara selama periode tersebut, termasuk rasio likuiditas, profitabilitas, dan solvabilitas.

Hasil akhir dari penelitian ini menunjukkan bahwa KPRI "Murah" Kabupaten Banjarnegara mendapatkan predikat "Kurang Sehat" dengan skor 60, sesuai dengan kriteria penilaian kesehatan koperasi yang diatur dalam Peraturan Menteri Negara Koperasi dan Usaha Kecil Menengah Republik Indonesia No 6/Per/M.KUKM/V/2006 tentang Pedoman Penilaian Koperasi Berprestasi. Tingkat likuiditas dinilai baik karena *current ratio* selama periode 2018-2022 berada dalam rentang standar yang telah ditetapkan, yaitu antara 200% hingga 250%. Meskipun demikian, tingkat profitabilitas dinilai kurang baik karena besarnya *return on asset* (ROA) dan *return on equity* (ROE) berada di bawah 3%. Sementara itu, tingkat solvabilitas dinilai sangat baik berdasarkan analisis *debt to asset ratio* (DAR) dan *debt to equity ratio* (DER), yang masing-masing memenuhi standar yang ditetapkan ($\leq 40\%$ dan $\leq 70\%$). Oleh karena itu, disarankan agar KPRI "Murah" Kabupaten Banjarnegara melakukan evaluasi dan perbaikan terutama pada aspek likuiditas dengan mengendalikan jumlah hutang jangka pendek dan meningkatkan aktiva lancar. Selain itu, perlu ditingkatkan pengelolaan dan pemanfaatan aset secara optimal untuk meningkatkan profitabilitas.

Kata kunci: Kinerja Keuangan, Rasio Likuiditas, Rasio Profitabilitas, Rasio Solvabilitas