

## ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui kinerja keuangan KUD “KOTA” Boyolali berdasarkan rasio keuangan. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian deskriptif kualitatif. Subyek penelitian pada KUD “KOTA” Boyolali. Metode pengumpulan data yaitu dengan wawancara, observasi dan dokumentasi. Hasil penelitian menunjukkan bahwa kinerja keuangan KUD “KOTA” Boyolali berdasarkan rasio keuangan. Berdasarkan SK Menteri Negara Koperasi dan Usaha Kecil Menengah No. 129/Kep/M/XI/2002 Rasio Likuiditas menunjukkan *Current Ratio* tiap tahunnya yaitu 507,68%, 525,05%, 524,95%. *Asset Turn Over* yaitu 0,95 kali, 1,27 kali, 0,96 kali, kesimpulannya Likuiditas koperasi dalam keadaan kurang baik. Pada Rasio Solvabilitas *Total Asset to Total Debt Ratio* menunjukkan 385,68%, 387,98%, 473,36%, sedangkan *Net Worth to Debt Ratio* hasilnya menunjukkan 285,68%, 287,98%, 373,36%, sehingga dapat disimpulkan kalau Solvabilitas koperasi dalam keadaan kurang baik. Pada Rasio Rentabilitas, ROA dan Rentabilitas Modal Sendiri serta Profitabilitas menunjukkan keadaan yang rata-rata cukup baik.

Kata Kunci: Rasio Keuangan, Kinerja Keuangan

## **ABSTRACT**

The purpose of this study was to determine the financial performance of KUD "KOTA" Boyolali based on financial ratio. This type of research used in this research is descriptive qualitative research. The subject of research at KUD "KOTA" Boyolali. Methods of data collection is by interview, Reassurance and documentation. The results showed that the financial performance of KUD "KOTA" Boyolali based on financial ratios. Based on the Minister of Cooperatives and Small and Medium Enterprises No. 129/Kep/M/XI/2002 Liquidity Ratio Current Ratio shows each year is 507.68%, 525.05%, 524.95%. Asset Turn Over the 0.95 times, 1.27 times, 0.96 times, the conclusion Liquidity cooperatives in unfavorable circumstances. At the Solvency Ratio Total Assets to Total Debt Ratio shows 385.68%, 387.98%, 473.36%, while Net Worth to Debt Ratio results show 285.68%, 287.98%, 373.36%, so it can be Solvency concluded that cooperatives are unhealthy. At Ratios Profitability, ROA and Return on Equity and Profitability shows the state that the average reasonably well.

Keywords: Financial Ratio, Financial Performance