

ABSTRAK

**ANALISIS KINERJA KEUANGAN UNIT PENGELOLAAN
KEUANGAN LEMBAGA KESWADAYAAN MASYARAKAT
PADA BIDANG PINJAMAN BERGULIR**

Studi Kasus Unit Pengelolaan Keuangan Bina Karya Sejahtera di Desa Klepu
Kecamatan Ceper tahun 2020-2022

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2023

Penelitian ini bertujuan untuk mengetahui kinerja Unit Pengelolaan Keuangan Bina Karya Sejahtera pada bidang pinjaman bergulir yang ditinjau dari aspek efisiensi biaya (*cost coverage ratio*), aspek pencapaian laba (*return on investment*), aspek pinjaman tertunggak (*portofolio at risk*) dan aspek pinjaman menunggak (*loan at risk*). Penunggakan pembayaran pinjaman akan mempengaruhi kinerja Unit Pengelolaan Keuangan dalam bidang pinjaman bergulir.

Penelitian ini dilakukan melalui studi kasus yang menggunakan metode pendekatan deskripsi analitis. Teknik analisis data dilakukan secara berurutan dimulai dari melakukan analisis terhadap kinerja Unit Pengelolaan Keuangan pada bidang pinjaman bergulir berdasarkan indikatornya, dan akan menghasilkan kesimpulan berupa informasi bagi Unit Pengelolaan Keuangan mengenai kinerja dalam hal pinjaman bergulir berada dalam kondisi memuaskan, minimal atau berada dalam kondisi penundaan.

Hasil penelitian menunjukkan kinerja keuangan Unit Pengelolaan Keuangan dalam bidang pinjaman bergulir yang dihitung melalui indikator 4 indikator yaitu sebagai berikut, efisiensi biaya (*cost coverage ratio*) menunjukkan kinerja memuaskan. Pada indikator pencapaian laba (*return on investment*) menunjukkan kinerja minimal. Pada indikator pinjaman tertunggak (*portofolio at risk*) menunjukkan kinerja penundaan serta pada indikator pinjaman menunggak (*loan at risk*) menunjukkan kinerja penundaan.

Kata kunci: kinerja, pinjaman bergulir *cost coverage ratio*, *return on investment*, *loans at risk*, *portofolio at risk*.

ABSTRACT

**FINANCIAL PERFORMANCE ANALYSIS OF FINANCIAL
MANAGEMENT UNIT COMMUNITY SELF-RELIANCE
INSTITUTION IN THE FIELD OF ROLLING LOANS**

Case Study of Unit Pengelolaan Keuangan Bina Karya Sejahtera in Klepu Village
Ceper District in 2020-2022

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The study aims to evaluate the performance of the financial management unit of Bina Karya Sejahtera viewed from the cost efficiency/*cost coverage ratio*, an indicator of profit *or return on investment*, the elements of outstanding loans *or portfolios at risk*, and the characteristics of delinquent loans or loans *at risk*. Delinquency in loan payments affect loan revolving performance indicators, which will impact the financial performance of Financial Management Unit.

This research is conducted through case studies using an analytical description approach method. The data analysis technique is carried out sequentially, starting with analyzing the performance of the Financial Management Unit in the field of revolving loans based on indicators, It produce conclusions in the form of information for Financial Management Unit regarding performance, including whether revolving loans are in satisfactory condition, at least, or are in a state of delay

The result of the research showed that Financial Management Unit in the field of revolving loans, which was calculated through the 4 indicators, the cost efficiency indicator (cost coverage ratio), showed satisfactory performance. The profit achievement indicator (return on investment) showed minimum performance. The loan in arrears indicator (portfolio at risk) showed the performance of delays, and the *loan at risk* indicator showed the performance of delays.

Keywords = performance, revolving loan, cost coverage, return on investment, portofolio at risk, loans at risk.