

**ANALISIS KINERJA KEUANGAN PADA UNIT USAHA  
SIMPAN PINJAM BUM DESA ARTA DHARMA DUTA MENANGA  
PERIODE 2019-2021**

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**ABSTRAK**

Penelitian ini dilaksanakan pada Badan Usaha Milik Desa (BUM Desa) Arta Dharma Duta Menanga. Tujuan dari penelitian ini adalah untuk mengetahui bagaimana mekanisme penilaian kinerja keuangan yang selama ini telah dilakukan BUM Desa dan bagaimana kinerja keuangan unit usaha simpan pinjam pada BUM Desa Arta Dharma Duta Menanga periode 2019-2021. Penelitian ini menggunakan metode penelitian kualitatif dengan data penelitian berupa data primer (hasil wawancara) dan data sekunder (laporan keuangan, laporan keberlanjutan, dan literatur lainnya). Data penelitian didapat melalui kegiatan observasi, wawancara, dan dokumentasi. Kinerja keuangan yang baik terlihat dari hasil analisis yang memperoleh presentasi yang sesuai dengan standar yang telah ditetapkan. Untuk mengetahui baik buruknya hasil penilaian kinerja keuangan yang dilakukan, maka hasil penilaian kinerja akan dibandingkan dengan standar pengukuran masing-masing rasio keuangan sesuai dengan yang telah ditetapkan pada SK DIR BI Nomor: 30/21/KEP/DIR. Hasil penelitian ini menunjukkan bahwa: (1) Penilaian kinerja keuangan pada BUM Desa selama ini masih dilakukan secara umum untuk keseluruhan unit usaha yang ada. Penilaian kinerja keuangan dilakukan setiap semesteran dan setiap tahunnya oleh pengawas BUM Desa dengan melihat pada laporan keuangan konsolidasi menggunakan alat analisis rasio keuangan (likuiditas, solvabilitas, dan rentabilitas). Hasil penilaian kinerja keuangan akan dilaporkan pada Musyawarah Desa. (2) Likuiditas unit simpan pinjam periode 2019-2021 yang dinilai dengan *Loan to Deposit Ratio* (LDR), sebagian besar nilainya berada di bawah angka 94,75% sehingga dikategorikan sehat. (3) Permodalan unit simpan pinjam periode 2019-2021 yang dinilai dengan *Capital Adequacy Ratio* (CAR) nilainya berada di atas 8% sehingga dikategorikan sehat. (4) Efisiensi operasi unit simpan pinjam periode 2019-2021 yang dinilai dengan rasio Biaya Operasional Pendapatan Operasional (BOPO), sebagian besar nilainya berada di bawah 93,52% sehingga dikategorikan sehat. (5) Profitabilitas unit simpan pinjam periode 2019-2021 yang dinilai dengan rasio *Return on Assets* (ROA), sebagian besar nilainya berada di atas 1,5% sehingga dikategorikan sehat.

**Kata-kata kunci:** BUM Desa, kinerja keuangan, rasio keuangan

**ANALYSIS OF FINANCIAL PERFORMANCE OF THE SAVINGS AND  
LOAN BUSINESS UNIT AT BUM DESA ARTA DHARMA DUTA  
MENANGA FOR THE 2019-2021 PERIOD**

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**ABSTRACT**

*This research was conducted at the Village Owned Enterprise (BUM- Badan Usaha Milik Desa) Arta Dharma Duta Menanga. The purpose of this study was to find out how the mechanism for assessing financial performance had been carried out by BUM Desa and how the financial performance of the savings and loan business unit at BUM Desa Arta Dharma Duta Menanga for the 2019-2021 period. This study used qualitative research methods with research data in the form of primary data (interviews) and secondary data (financial reports, sustainability reports, and other literature). Research data obtained through observation, interviews, and documentation. Good financial performance can be seen from the results of the analysis that obtained a presentation that was in accordance with the standards that have been set. To find out whether the results of the financial performance assessment were good or bad, the results of the performance assessment would be compared with the measurement standards for each financial ratio in accordance with the Decree of the BI DIR Number: 30/21/KEP/DIR. The results of this study indicated that: (1) Financial performance assessment at BUM Desa so far was still carried out in general for all existing business units. Financial performance assessment was carried out every semester and annually by BUM Desa supervisors by looking at the consolidated financial statements using financial ratio analysis tools (liquidity, solvency, and profitability). The results of the financial performance assessment would be reported at the Village Deliberation. (2) The liquidity of the savings and loan unit for the period 2019-2021 which is assessed by the Loan to Deposit Ratio (LDR), most of the values were below 94.75% so they were categorized as healthy. (3) The capital of the savings and loan unit for the period 2019-2021 which is assessed by the Capital Adequacy Ratio (CAR) was above 8% so it was categorized as healthy. (4) Operational efficiency of savings and loan units for the period 2019-2021 which is assessed by the ratio of Operating Costs to Operating Income (BOPO), most of the values were below 93.52% so they were categorized as healthy. (5) The profitability of the savings and loan units for the period 2019-2021 which was assessed by the ratio of Return on Assets (ROA), most of the values were above 1.5% so they were categorized as healthy.*

**Keywords:** *BUM Desa, financial performance, financial ratio*