

ANALISIS KINERJA KEUANGAN PADA BADAN USAHA MILIK DESA PANCA DANARTA MANDIRI PASCA PANDEMI COVID-19

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis kinerja keuangan pada badan usaha milik desa panca danarta mandiri pasca pandemi covid-19 dengan menggunakan 4 rasio keuangan, rasio likuiditas (*current ratio*), rasio solvabilitas (*debt to asset ratio*), rasio aktivitas (*total asset turnover*), dan rasio profitabilitas (*return on asset*). Analisis dilakukan pada setiap unit usaha yang ada pada BUMDes Panca Danarta Mandiri, yang terdiri dari 4 unit usaha yakni unit usaha simpan pinjam, unit usaha dagang, unit usaha jasa, dan unit usaha jasa. Populasi dalam penelitian ini adalah laporan keuangan pada Badan Usaha Milik Desa (Bumdes) Panca Danarta Mandiri dari tahun 2021-2023. Penelitian ini ialah jenis studi kuantitatif melalui pemakaian sumber data skunder berupa laporan keuangan. Hasil dari penelitian ini (1). Analisis kinerja keuangan berdasarkan rasio likuiditas, solvabilitas, aktivitas, serta profitabilitas kinerja keuangan unit usaha simpan pinjam bumdes panca danarta mandiri cenderung masih berada pada standar tidak baik. (2). Analisis kinerja keuangan berdasarkan rasio likuiditas, solvabilitas, aktivitas, serta profitabilitas kinerja keuangan unit usaha dagang bumdes panca danarta mandiri berada pada standar yang sehat. (3). Analisis kinerja keuangan berdasarkan rasio likuiditas, aktivitas, serta profitabilitas kinerja keuangan unit usaha pariwisata bumdes panca danarta mandiri berada pada standar yang sehat, namun nilai rasio solvabilitas unit usaha ini masih berada pada standar yang tidak baik. (4). Analisis kinerja keuangan berdasarkan rasio likuiditas, solvabilitas, aktivitas, serta profitabilitas kinerja keuangan unit usaha jasa bumdes panca danarta mandiri berada pada standar yang sehat.

Kata kunci: Kinerja Keuangan, Rasio Keuangan. *Current Ratio, Debt to Asset Ratio, Total Asset Turnover, Return on Asset*

**ANALYSIS OF FINANCIAL PERFORMANCE IN PANCA DANARTA
MANDIRI VILLAGE OWNED BUSINESSES POST COVID-19 PANDEMIC**

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ABSTRACT

This research aims to analyze the financial performance of Panca Danarta Mandiri village-owned enterprises after the Covid-19 pandemic using 4 financial ratios, liquidity ratio (current ratio), solvency ratio (debt to asset ratio), activity ratio (total asset turnover), and profitability ratios (return on assets). The analysis was carried out on each business unit in BUMDes Panca Danarta Mandiri, which consists of 4 business units, namely the savings and loan business unit, trading business unit, service business unit and service business unit. The population in this research is the financial reports of the Panca Danarta Mandiri Village-Owned Enterprise (Bumdes) from 2021-2023. This research is a type of quantitative study using secondary data sources in the form of financial reports. The results of this research (1). Analysis of financial performance based on liquidity ratios, solvency, activity and profitability. The financial performance of the Bumdes Panca Danarta Mandiri savings and loan business unit tends to still be at a bad standard. (2). Financial performance analysis based on liquidity ratios, solvency, activity and profitability, the financial performance of the Bumdes Panca Danarta Mandiri trading business unit is at a healthy standard. (3). Financial performance analysis based on liquidity ratios, activity and profitability, the financial performance of the Bumdes Panca Danarta Mandiri tourism business unit is at a healthy standard, however the solvency ratio value of this business unit is still at a bad standard. (4). Financial performance analysis based on liquidity ratios, solvency, activity and profitability, the financial performance of the Panca Danarta Mandiri BUMDes services business unit is at a healthy standard.

Keywords: *Financial Performance, Financial Ratios. Current Ratio, Debt to Asset Ratio, Total Asset Turnover, Return on Assets*