

ABSTRACT

Etty Hardiyanti, (2024). *Analysis of Financial Statements Performance in Cooperatives: A Case Study of BMT NU Ngasem Modo Branch. Under the supervision of Alexander Anggono, S.E., M.Si., Ph.D.*

This study aims to analyze the financial performance of BMT NU Ngasem Branch in Modo, East Java. The research utilizes ratio analysis and financial statement evaluation to assess aspects such as liquidity, profitability, solvency, and activity of the cooperative. The findings reveal that the cooperative has a return on assets ratio of 6.9%, return on equity of 12.3%, and operational self-sufficiency of 111.1%. While the cooperative's performance is relatively good, improvements in asset utilization efficiency and member participation are necessary. Strategic recommendations include operational optimization, appropriate investments, and human resource strengthening to enhance financial performance in the future.

Keywords: *Financial Performance, Ratio Analysis, Cooperative, Liquidity, Profitability, Solvency, Activity, Asset Efficiency, Member Participation, Operational Optimization, Investment, Human Resources.*

ABSTRAK

Etty Hardiyanti, (2024). Analisis Kinerja Laporan Keuangan Pada Koperasi BMT (Studi Kasus Pada BMT NU Ngasem Cabang Modo). Di bawah bimbingan Alexander Anggono, S.E., M.Si., Ph.D.

Penelitian ini bertujuan untuk menganalisis kinerja keuangan BMT NU Ngasem Cabang Modo di Jawa Timur. Penelitian ini menggunakan metode analisis rasio dan evaluasi laporan keuangan untuk menilai aspek-aspek seperti likuiditas, profitabilitas, solvabilitas, dan aktivitas koperasi. Hasil penelitian menunjukkan bahwa koperasi memiliki rasio rentabilitas aset sebesar 6,9%, rentabilitas modal sendiri 12,3%, dan kemandirian operasional 111,1%. Meskipun kinerja koperasi cukup baik, masih diperlukan perbaikan dalam efisiensi penggunaan aset dan partisipasi anggota. Rekomendasi strategis termasuk optimalisasi operasional, investasi yang tepat, dan penguatan sumber daya manusia untuk meningkatkan kinerja keuangan di masa mendatang.

Kata kunci : Kinerja Keuangan, Analisis Rasio, Koperasi, Likuiditas, Profitabilitas, Solvabilitas, Aktivitas, Efisiensi Aset, Partisipasi Anggota, Optimalisasi Operasional, Investasi, Sumber Daya Manusia.