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## ANALYSIS OF ASPECTS OF ASSESSING THE HEALTH LEVEL OF SAVINGS AND LOAN COOPERATIVES IN KUD KARYA MUKTI KARYA HARAPAN MUKTI VILLAGE, PELEPAT ILIR DISTRICT, BUNGO REGENCY

Eryasi Daryati

Universitas Muara Bungo

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### Abstract

*This study aims to determine the health health level KUD Karya Mukti Unit Savings and Loans in 2016 based on the Regulation of the State Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 14 / Per / M.KUKM / XII / 2009 concerning capital aspect, productive asset quality aspect, management aspect, efficiency aspect, liquidity aspect, independence and growth aspect, and cooperative identity aspect. This research is a type of research with qualitative approach method that is descriptive analysis. The subject of this research is the management of KUD Karya Mukti Desa Karya Harapan Mukti Pelepat Ilir District Bungo District where the object is financial aspect KUD Karya Mukti Unit Saves and Borrow Year 2016. In this research data collected through method of documentation and interview.*

**Keywords:** Assessment Aspects; Health Level; Cooperative Savings and Loans

### Abstrak

Penelitian ini bertujuan untuk mengetahui tingkat kesehatan kesehatan KUD Karya Mukti Unit Simpan Pinjam tahun 2016 berdasarkan pada Peraturan Menteri Negara Koperasi dan Usaha Kecil dan Menengah Republik Indonesia No. 14/Per/M.KUKM/XII/2009 yang menyangkut atas aspek permodalan, aspek kualitas aktiva produktif, aspek manajemen, aspek efisiensi, aspek likuiditas, aspek kemandirian dan pertumbuhan, serta aspek jatidiri koperasi. Penelitian ini merupakan jenis penelitian dengan metode pendekatan kualitatif yaitu analisis deskriptif. Subjek penelitian ini adalah pengurus KUD Karya Mukti desa Karya Harapan Mukti Kecamatan Pelepat Ilir Kabupaten Bungo dimana yang menjadi objek adalah aspek keuangan KUD Karya Mukti Unit Simpan Pinjam Tahun 2016. Dalam penelitian ini data dikumpulkan melalui metode dokumentasi dan wawancara.

**Kata Kunci:** Aspek Penilaian; tingkat Kesehatan; Koperasi Simpan Pinjam.

## I. INTRODUCTION

Cooperatives according to the Law of the Republic of Indonesia No. 25 of 1992 are business entities consisting of individual members or cooperative legal entities by basing their activities on the principle of cooperatives as well as a people's economic movement based on the principle of kinship. Where the main purpose of cooperatives in Indonesia is to prosper members. Regulation of the Minister of State.

Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 14/Per/- M.KUKM/XII/2009 stated that savings and loan cooperatives and



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cooperative savings and loan units are cooperative institutions that carry out business activities to collect and disburse funds from and to members, prospective members, other cooperatives, which need to be managed professionally in accordance with the principle of prudence. Where in this business, it is necessary to assess the health level of the Cooperative Savings and Loan Unit and the Savings and Loan Cooperative in order to increase trust and provide the greatest benefits to members and the surrounding community.

The existence of the Savings and Loan Unit at KUD Karya Mukti is very important, especially in dealing with the development of an unhealthy financial system among farmers. They are often pressed by consumption needs and the need to welcome farming activities by borrowing from loan sharks or selling agricultural products to middlemen. This practitioner has clearly charged farmers who already have low incomes in their daily lives. KUD Karya Mukti is a cooperative whose activities are not only savings and loans for cooperative members. There are also other forms of business units such as FFB units, fertilizer units, KUD Fleet Units, mukti grane fertilizer factory units, DO 1 units, DO 2 units, saprodi units, electronic store units, ATK units, mini market units, electricity units, internet banking units, building units, spare parts units, and LPG units.

The members of this cooperative are residents in the village of Karya Harapan Mukti, Kuamang Kuning, Pelepat Ilir District, Bungo Regency. KUD Karya Mukti provides relatively easy funds for its members compared to the procedures that must be taken to obtain funds from banks, this service is very helpful and needed by cooperative members and the community to meet credit needs. The number of members recorded until the 2016 financial year is 1273 members (data attached). so with the increase in members, the income for KUD Karya Mukti also increases such as principal deposits, mandatory deposits, and voluntary deposits, in addition to increasing the demand and need for loans for members.

The basic reason for KUD Karya Mukti in Karya Harapan Mukti Village, Pelepat Ilir District is used as an object of research because from period to period an assessment of the performance and health of cooperatives, let alone on USP. In fact, in the Regulation of the Minister of State and Small and Medium Enterprises of the Republic of Indonesia Number 14/Per/M.KUKM/XII/2009 concerning the health assessment of Savings and Loan Cooperatives, it is urged that the good and bad performance of cooperative management be known.

## **II. RESEARCH METHOD**

In this study, the object of the research is KUD Karya Mukti, Pelepat Ilir District, Karya Harapan Mukti Village, Kuamang Kuning, Bungo Regency. The type of research used in this study is qualitative research with a descriptive approach.

The primary data obtained was in the form of interviews which were used to determine the success rate of the management aspect. In addition, it also comes from members, employees and administrators of KUD Karya Mukti to obtain data on the history of KUD Karya Mukti and its management.

The main source of data is secondary data derived from the management accountability report, especially those related to the financial statements of KUD Karya Mukti in 2016. Required data:

1. Number of Members of KUD Karya Mukti for the period of 2016.
2. Balance Sheet Financial Report for the period 2016.
3. Business Results Report for the 2016 period.

The data collection method used by the researcher consists of documentation techniques and interview techniques.

a. Documentation

This data collection technique is carried out mainly to obtain data, including balance sheet statements and income statements or SHU reports during 2016.

b. Interview

Interviews are divided into structured and unstructured interviews.

The method used to analyze this research is a method with a qualitative approach, namely descriptive analysis guided by the Regulation of the State Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 14/Per/M.KUKM/XII/2009.

## **III. RESEARCH RESULT AND DISCUSSION**

The method used in this study is a qualitative approach method, namely descriptive analysis guided by the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia. The aspects assessed are capital, quality of productive assets, management, efficiency, liquidity, growth and independence, and the identity of the cooperative. The results of the analysis will provide an overview of the level of financial health in KUD Karya Mukti, especially the Savings and Loan Unit. The

calculation of the ratio of each aspect of the cooperative's health assessment can be described as follows:

### 1. Capital

1. The ratio of Own Capital to Total Assets, can be calculated with the following formula:

$$\frac{\text{Own Capital}}{\text{Total Assets}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 1 Ratio of Own Capital to Total Assets in 2016

Year	Own Capital (Rp)	Total Assets (Rp)	Ratio (%)
2016	2.786.176.432	10.006.006.070	27,84504039

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 2 Scoring Ratio of Own Capital to Total Assets in 2016

Year	Ratio (%)	Value	Weight	Score
2016	27,85	50	6	3

Source: Processed Secondary Data.

Based on the analysis that has been carried out, it shows that the ratio of Own capital to total assets in 2016, obtained a ratio of 27.85% so that it received a score of 50 with a score of 3.00 and is a low score. A maximum score of 6.00 with a value of 100 and a weight of 6.00 will be obtained when the ratio is in the range of  $40 \leq X < 60$ . Thus, KUD Karya Mukti Savings and Loan Unit must balance its own capital with borrowed capital through increasing loans from outside to achieve quality with maximum value, namely when the amount of its own capital to the total capital is 40%-59%.

2. The ratio of Own Capital to Risky Loans is calculated by the following formula:

$$\frac{\text{Own Capital}}{\text{Risky Loans}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 3 Ratio of Own Capital to Risky Loans in 2016

Year	Own Capital	Risky Loans	Ratio (%)
2016	2.786.176.432	5.494.817.898	50,70552808

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 4 Scoring Ratio of Own Capital to Risky Loans in 2016

Year	Ratio (%)	Value	Weight	Score
2016	50,71	50	6	3

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that the ratio of Own capital to risky loans in 2016, obtained a ratio of 50.71%, so that it received a score of 50, with a weight of 6 and a score of 3.00 and is a low score. A maximum score of 6.00 is obtained when the ratio is in the range of  $\geq 100\%$ .

3. The Self-Sufficient Capital Adequacy Ratio, calculated by the following formula:

$$\frac{\text{Self-Weighted Capital}}{\text{Risk-Weighted Assets}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 5 Self-Sufficient Capital Adequacy Ratio in 2016

Year	Self-Weighted Capital	Assets Classified by Risk	Ratio (%)
2016	5.003.003.035	5.514.883.398	90,71820153

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 6 Scoring of Own Capital Adequacy Ratio in 2016

Year	Ratio (%)	Value	Weight	Score
2016	90,72	100	3	3

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio obtained was 90.72% so that it got a score of 100 with a score of 3.00 and is the maximum score. This is the weighted capital of KUD Karya Mukti Savings and Loan Unit has good quality in supporting the existence of risk-weighted assets (ATMR) owned in 2016.

#### **Capital Aspect Assessment:**

Based on the analysis that has been carried out, it shows that the capital aspect of KUD Karya Mukti Savings and Loan Unit in 2016 obtained a score of 9.00. The total score is 9.00 where the maximum score is 15. The score is in a ratio of 60-80, so it is categorized with the title of quite healthy.

#### **4. Quality of Productive Assets**

1. The ratio of Loan Volume to Loan Volume Granted, calculated by the following formula:

$$\frac{\text{Loan Volume at Members}}{\text{Loan Volume}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 7 Ratio of Loan Volume to Member to Loan Volume in 2016

Year	Loan Volume at Members	Loan Volume	Ratio (%)
2016	5.494.817.898	5.494.817.898	100

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 8 Scoring Ratio of Loan Volume to Loan Volume in 2016

Year	Ratio (%)	Value	Weight (%)	Weight
2016	100	100	10	10

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that the ratio of loan volume to loan volume given in 2016 is 100% so that it gets a score of 100 with a score of 10.00 and is the maximum score.

2. The Risk Ratio of Non-Performing Loans to Loans Given, is calculated by the following formula:

$$\frac{\text{Non-Performing Loans}}{\text{Loans Granted}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 9 Risk Ratio of Non-Performing Loans to Loans Granted in 2016

Year	Non-Performing Loans	Loans provided	Ratio (%)
2016	51.900.264	5.494.817.898	0,944531101

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 10 Scoring Risk Ratio of Non-Performing Loans to Loans Granted in 2016

Year	Ratio (%)	Value	Weight (%)	Weight
2016	0,94	80	5	4,0

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio obtained was 0.94% so that it got a score of 80 with a score of 4.0 and is almost the maximum score. The maximum score is obtained when the ratio is in the range = 0% with a value of 100 and a score of 5.0.

3. The ratio of Risk Reserves to Non-Performing Loans is calculated by the following formula:

$$\frac{\text{Risk Recommendations}}{\text{Non-Performing Loans}} \times 100\%$$

The Karya Mukti KUD Savings and Loan Unit did not have a loan cancellation proposal in 2016. The risk reserve ratio is 0% so it is given a value of 0. Based on the results of the analysis that has been carried out, KUD Karya Mukti Savings and Loan Unit does not have a risk reserve in 2016 so that a ratio of 0% with a value of 0 is obtained.

4. The ratio of Risky Loans to Loans Given, is calculated by the following formula:

$$\frac{\text{Risky Loans}}{\text{Loans Granted}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 11 Ratio of Risky Loans to Loans Granted in 2016

Year	Risky Loans	Loans Granted	Ratio (%)
2016	5.494.817.898	5.494.817.898	100

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 12 Scoring Ratio of Risky Loans to Loans Granted in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	100	25	5	1,25

Source: Processed Secondary Data

Based on the results of the analysis that has been carried out, it shows that the ratio in 2016 was produced by a ratio of 100% so that a score of 1.25 was obtained. The lower the ratio, the lower the risk of non-performing loans occurring. With the resulting ratio, it means that KUD Karya Mukti Savings and Loan Unit has a high risk of non-performing loans in 2016.

#### **Assessment of Productive Asset Quality Aspects:**

Based on the analysis that has been carried out, it shows that in the aspect of the quality of productive assets of KUD Karya Mukti Savings and Loan Unit in 2016, a score of 11.75% was obtained, where the maximum score was 25. The score is in a ratio of 40-60, so it is categorized with an unhealthy predicate.

### **5. Management**

Based on the results of the interview on the management aspect of KUD Karya Mukti Savings and Loan Unit, the following scoring was carried out:

#### **1. General Management**

Table 13 Scoring General Management Aspects

Year	Number of Yes Answers	Value	Score
2016	12	0,25	3.00

Source: Processed Interview Results Data

#### **2. Institutional Management**

Table 14 Scoring Aspects of Institutional Management

Year	Number of Yes Answers	Value	Score
2016	6	0,5	3.00

#### **3. Capital Management**

Table 15 Scoring Aspects of Capital Management

Year	Number of Yes Answers	Value	Score
2016	3	0,6	1.80

Source: Processed Interview Results Data

#### 4. Asset Management

Table 16 Scoring Aspects of Asset Management

Year	Number of Yes Answers	Value	Score
2016	9	0,3	2,70

Source: Processed Interview Results Data

#### 5. Liquidity Management

Table 17 Scoring Aspects of Liquidity Management

Year	Number of Yes Answers	Value	Score
2016	4	0,6	2,40

Source: Processed Interview Results Data

Based on the results of the analysis that has been carried out, it shows that the score obtained in the general management aspect is 3.00, the score in the institutional management aspect is 3.00, the score in the capital management aspect is 1.80, the score in the asset management aspect is 2.70, and the score in the liquidity management aspect is 2.40. The total score obtained is 12.90 where the maximum score is 15. The score is in a ratio of 70-90, so it is categorized with a healthy predicate.

#### 6. Efficiency

1. The ratio of Member Operating Expenses to Gross Participation, calculated by the formula as follows:

$$\frac{\text{Member Operating Burden}}{\text{Gross Participation}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data presented in the form of the following table:

Table 18 Ratio of Member Operating Expenses to Gross Participation in 2016

Year	Member Operating Burden	Gross Participation	Ratio (%)
2016	357.031.000	1.047.016.432	34,09984687

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 19 Scoring Ratio of Member Operating Expenses to Gross Participation in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	34,1	100	4	4

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio was obtained at 34.10% so that it got a score of 100 with a score of 4.00 and is the maximum score.

2. The ratio of Operating Expenses to gross SHU, calculated with the following formula:

$$\frac{\text{Operating Expenses}}{\text{Dirty SHU}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 20 Ratio of Operating Expenses to Gross SHU in 2016

Year	Beban Usaha	Dirty SHU	Ratio (%)
2016	20.606.000	1.047.016.432	1,968068444

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 21 Scoring Ratio of Operating Expenses to Gross SHU in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	1,97	100	4	4

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio was obtained at 1.97% so that it got a score of 100 with a score of 4.00 and is the maximum score. The lower the ratio produced, the higher the SHU earnings. This means that KUD Karya Mukti Savings and Loan Unit has successfully carried out efficient savings and loan activities with low operating expenses that can produce high SHU.

3. Service Efficiency Ratio, calculated with the following formula:

$$\frac{\text{Employee Fees}}{\text{Loan Volume}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data is presented in the form of the following table:

Table 22 Service Efficiency Ratio in 2016

Year	Employee Fees	Loan Volume	Ratio (%)
2016	266.600.000	5.494.817.898	4,851844137

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 23 Service Efficiency Ratio Scoring in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	4,85	100	2	2

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that the ratio in 2016 was obtained with a ratio of 4.85% with a score of 100 with a score of 2.00 and is the maximum score.

#### Efficiency Aspect Assessment:

Based on the analysis that has been carried out, it shows that in the efficiency aspect of KUD Karya Mukti Savings and Loan Unit in 2016, a score of 10.00 was obtained. The

total score is 10.00 and is the maximum score. This means that in terms of efficiency, KUD Karya Mukti Savings and Loan Unit is classified as very good, which means that KUD Karya Mukti Savings and Loan Unit is able to provide services to members with the most efficient use of assets and costs possible. With this score, it can be said that the efficiency aspect of KUD Karya Mukti Savings and Loan Unit is categorized as healthy.

#### 4. Liquidity

1. Cash Ratio, calculated by the following formula:

$$\frac{\text{Cash} + \text{Bank}}{\text{Current Liability}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 24 Cash Ratio in 2016

Year	Cash + Bank Ratio	Current Liability	Ratio (%)
2016	4.192.523.172	7.151.497.632	58,62440831

Table 25 Cash Ratio Scoring in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	58,62	25	10	2,5

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that the ratio in 2016 was obtained at 58.62% so that it got a score of 25 with a score of 2.5 and is the lowest score, even though in the scoring regulations the existing maximum score is 10. The maximum score is obtained when the cash ratio is 10-15%.

2. The ratio of Loans Granted to Funds Received, calculated by the following formula:

$$\frac{\text{Loans Granted}}{\text{Funds Received}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 26 Ratio of Loans Granted to Funds Received in 2016

Year	Loans Granted	Funds Received	Ratio (%)
2016	5.494.817.898	9.247.688.632	59,41828403

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 27 Cash Ratio Scoring in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	59,42	50	5	2,5

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio obtained was 59.42% so that it got a score of 50 with a score of 2.5 and is the lowest score. The maximum score is 5.00.

#### **Liquidity Aspect Assessment:**

Based on the analysis that has been carried out, it shows that in the liquidity aspect of the KUD Karya Mukti Savings and Loan Unit in 2016, a score of 5.00 was obtained, where the maximum score was 15. The score is in a ratio ranging from 40-60, so that the liquidity aspect of KUD Karya Mukti in 2016 is categorized as unhealthy.

### **3. Independence and Growth**

1. Asset profitability, calculated by the following formula:

$$\frac{SHU \text{ Before Tax}}{Total \text{ Assets}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data presented in the form of the following table:

Table 28 Asset Profitability in 2016

Year	SHU before Tax	Total Assets	Ratio (%)
2016	1.047.016.432	10.006.006.070	10,46387964

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 29 Asset Profitability Scoring in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	10,46	100	3	3

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio was obtained at 10.46% so that it got a score of 100 with a score of 3.00, and is the maximum score. This means that the profitability of the assets of KUD Karya Mukti Savings and Loan Unit is in good condition.

2. Own Capital Profitability, calculated by the following formula:

$$\frac{SHU \text{ Member Section}}{Total \text{ Own Capital}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 30 Profitability of Own Capital in 2016

Year	SHU Member Section	Total Own Capital	Ratio (%)
2016	344.992.716	2.786.176.432	12,3822997

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 31 Scoring Own Capital Profitability in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	12,38	100	3	3

Based on the analysis that has been carried out, it shows that in 2016 the ratio was obtained at 12.38% so that it got a score of 100 with a score of 3.00, and is the maximum score. This means that KUD Karya Mukti's own capital profitability is in good condition.

3. Service Operational Independence, calculated with the following formula:

$$\frac{\text{Net Participation}}{\text{Business Expenses} + \text{Cooperative Expenses}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 32 Service Operational Independence in 2016

Year	Net Participation	Operating Expenses + Cooperatives	Ratio (%)
2016	44.825.000	357.031.000	12,5549322

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 33 Service Operational Independence Scoring in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	12,56	0	4	0

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio was obtained at 12.56% so that it got a score of 0 with a score of 4.00, and is the lowest score. The operating expenses and cooperative expenses incurred are very inefficient compared to high net participation so that low quality is obtained.

#### Assessment of Independence and Growth Aspects:

Based on the analysis that has been carried out, it shows that in the aspect of independence and growth of KUD Karya Mukti Savings and Loan Unit in 2016, a score of 6.00 was obtained, where the maximum score was 10. The score is in a ratio of 40-60, so that the aspects of independence and growth of KUD Karya Mukti Savings and Loan Unit in 2016 are categorized with an unhealthy predicate.

#### 4. Cooperative Identity

1. Gross Participation Ratio, calculated by the following formula:

$$\frac{\text{Gross Participation}}{\text{Gross Participation} + \text{Revenue}} \times 100\%$$

Obtained from the results of calculations on cooperative financial data, presented in the form of the following table:

Table 34 Gross Participation Ratio in 2016

Year	Gross Participation	Gross Participation+Revenue	Ratio (%)
2016	1.047.016.432	1.404.047.432	74,57130067

Source: Financial Report of USP KUD Karya Mukti in 2016

Table 35 Gross Participation Ratio Scoring in 2016

Year	Ratio (%)	Value	Weight (%)	Score
2016	74,58	75	7	5,25

Source: Processed Secondary Data

Based on the analysis that has been carried out, it shows that in 2016 the ratio was obtained at 74.58% so that it got a score of 75 with a score of 5.25 where the maximum score was 7.00. This means that the gross participation ratio in Mukti's KUD is in good condition.

2. The Member Economic Promotion (PEA) Ratio, calculated with the following formula:

$$\frac{\text{Member Economic Promotion (PEA)}}{\text{Principal Savings} + \text{Compulsory Savings}} \times 100\%$$

The Karya Mukti KUD Savings and Loan Unit did not have a Member Economic Promotion (PEA) ratio in 2016. The Member Economic Promotion (PEA) ratio is 0% so that it is given a value of 0. Based on the results of the analysis that has been carried out, KUD Karya Mukti Savings and Loan Unit does not have a member economic promotion ratio in 2016 so that a ratio of 0% with a value of 0 is obtained.

#### Assessment of Aspects of Cooperative Identity:

Based on the analysis that has been carried out, it shows that in the aspect of identity of KUD Karya Mukti Savings and Loan Unit in 2016, a score of 5.25 was obtained and was the lowest score. The maximum score is 10.00. The score is in a ratio of 40-60, so that the identity aspect of KUD by Mukti Savings and Loan Unit 2016 is categorized with the predicate of unhealthy.

#### 3. Determination of KUD Health Karya Mukti Savings and Loan Unit

Of the seven aspects assessed in the cooperative health assessment, then the scores of each aspect are then accumulated to determine the health criteria of the cooperative savings and loan unit assessment to determine the health of the KUD Karya Mukti Savings and Loan Unit in 2016 will be displayed in the table as follows:

Table 36 Summary of the Health Assessment of KUD Karya Mukti Savings and Loan Unit  
in 2016

No	Aspects Assessed	Component	Score	Total score
1	Capital	1. Ratio of Own Capital to Total Assets.	3.00	9.00

		2. Ratio of Own Capital to Loans Provided. 3. Own Capital Adequacy Ratio	3.00 3.00	
2	Quality of Productive Assets	1. Ratio of Loans to Members to Loan Volume Granted 2. Risk Ratio of Non-Performing Loans to Loans Granted. 3. Ratio of Risk Reserves to Loans Granted. 4. Ratio of Risky Loans to Loans Provided	10.00 0,5 0 1.25	11,75
3	Management	1. General Management 2. Institutional Management 3. Capital Management 4. Asset Management 5. Liquidity Management	3.00 3.00 1.80 2.70 2.40	12.90
4	Efficiency	1. Ratio of Member Operating Expenses to Gross Participation. 2. Ratio of Operating Expenses to gross SHU. 3. Service Efficiency Ratio	4.00 4.00 2.00	10.00
5	Liquidity	1. Cash Ratio. 2. Ratio of Loans Granted to Funds Received	2,5 2,5	5.00
6	Independence and Growth	1. Profitability of assets. 2. Profitability of Own Capital. 3. Service Operational Independence	3.00 3.00 0	6.00
7	Cooperative Identity	1. Gross Participation Ratio. 2. Economic Promotion Ratio (PEA)	5,25 0	5,25
<b>Final Score</b>			59.90	59.90
<b>Predicate of Cooperative Health Level</b>			<b>UNHEALTHY</b>	

### Health Assessment of KUD Karya Mukti Savings and Loan Unit:

The results of the assessment of the health level of KUD Karya Mukti Savings and Loan Unit in 2016 based on the Regulation of the State Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 14/Per/M.KUKM/XII/2009. After summing each aspect that affects the health of the cooperative, it is seen from the aspect of capital, the quality aspect of productive assets, the management aspect, the efficiency aspect, the liquidity aspect, the independence and growth aspect, and the aspect of the cooperative's identity. Then from the total score, the total score in 2016 was 59.90.

Table 37 Determination of KSP and USP Health Level Predicates

SCORE	PREDICATE
$80 \leq x < 100$	HEALTHY
$60 \leq x < 80$	HEALTHY ENOUGH
$40 \leq x < 60$	UNHEALTHY
$20 \leq x < 40$	NOT HEALTHY
$x < 20$	VERY UNHEALTHY

Source: Ministerial Regulation no.14/Per/M.KUKM/XII/2009

Thus, it can be said that the health level of KUD Karya Mukti Savings and Loan Unit in 2014 is in a condition with the predicate of unhealthy cooperatives. The score of 59.90 is in the score range of  $40 \leq x < 60$  which means that it has received the predicate of being unhealthy. It is said to be unhealthy, because in the aspect of the quality of productive assets in the ratio of risk reserves to non-performing loans is not owned by KUD Karya Mukti Savings and Loan Units. In a sense, the KUD Karya Mukti Savings and Loan Unit does not have a proposal to write off loans in 2016.

#### **IV. CONCLUSIONS**

Based on the financial data processing that has been carried out, it can be concluded that the health level of KUD Karya Mukti Savings and Loan Unit in 2016 is as follows:

1. Judging from the aspect of capital, the quality of the capital of KUD Karya Mukti in 2016 with a total score of 9.00 where the maximum score is 15. The score is in a ratio ranging from 60-80, so it is categorized with the title of quite healthy. This means that KUD Karya Mukti Savings Loan Unit needs to improve the capital aspect and be able to balance its own capital ratio to total assets, its own capital ratio to the loans provided at risk, and its own capital adequacy ratio.
2. Viewed from the aspect of productive asset quality, the quality of productive assets of KUD Karya Mukti Savings and Loan Unit in 2016 with a total score of 11.75 where the maximum score was 25. The score is in a ratio of 40-60, so it is categorized as unhealthy. This means that the KUD Karya Mukti Savings and Loan Unit in the Productive Asset Quality ratios such as the risk ratio of non-performing loans to loans provided is not at the maximum score, and the ratio of risk reserves to non-performing loans is not yet in the Savings and Loan Unit at KUD Karya Mukti.
3. Judging from the management aspect, the quality of management of KUD Karya Mukti Savings and Loan Unit in 2016 with a total score of 12.90 where the maximum score is 10, it is categorized with a healthy predicate. This means that in the management aspect with general management ratios, institutional management, capital management, asset management, and liquidity management are almost at the maximum score.
4. Viewed from the efficiency aspect, the quality of efficiency of KUD Karya Mukti Savings and Loan Unit in 2016 with a total score of 10.00 where the maximum score

is 10, categorized with a healthy predicate. In this aspect, the ratio of operating expenses of members to gross participation, the ratio of operating expenses to gross SHU, and the ratio of service efficiency are already at the maximum score.

5. Judging from the liquidity aspect, the liquidity quality of KUD Karya Mukti Savings and Loan Unit in 2016 with a total score of 5.00 where the maximum score is 15. The score is in a ratio of 40-60, so it is categorized as unhealthy. This means that the cash ratio still has the lowest score because there are still many funds that are idle, and the ratio of loans given to the funds received is also still at the lowest score.
6. Viewed from the aspect of independence and growth, the quality of independence and growth of KUD Karya Mukti Savings and Loan Unit in 2016 with a total score of 6.00 where the maximum score is 10, the score is in a ratio of 40-60, so it is categorized with a fairly healthy predicate. This means that the ratio of operational independence of KUD Karya Mukti Savings and Loan Services is at the lowest score where the operating expenses and cooperative expenses incurred are very inefficient.
7. Judging from the aspect of identity, the quality of the identity of KUD Karya Mukti Savings and Loan Unit in 2016 with a total score of 5.25 where the maximum score is 10, the score is in a ratio of 40-60, so it is categorized with a fairly healthy predicate. This means that the ratio of Member Economic Promotion (PEA) does not yet exist.
8. The results of the research on the health level of KUD Karya Mukti Savings and Loan Unit in 2016 obtained a total score of 59.90 which can be categorized with the predicate of unhealthy and healthy. This means that the KUD Karya Mukti Savings and Loan Unit does not have a ratio of Member Economic Promotion (PEA) in 2016 in the aspect of cooperative identity. With a ratio of 0%, it means that KUD Karya Mukti Savings and Loan Unit does not have a level of participation efficiency benefits and cooperative cost efficiency benefits through principal deposits and mandatory deposits. The KUD Karya Mukti Savings and Loan Unit should establish a loan risk reserve allocation fund and Member Economic Promotion (PEA) because this is very important to streamline the principal and mandatory deposits of members.

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