

ABSTRACT

Yoga Faturachman (2019). *"Analysis of Efficiency of Funding and Effectiveness of Lending in an effort to increase Profitability and Its Impact on Economic Benefits that Members Receive". (case study at the Saving and Loan Unit KSU RW 05 Bukit Ligar, Bandung) under the guidance of Hj.Lely Savitri Dewi*

KSU RW.05 Bukit Ligar conducts activities to collect and to distribution the funds. In carrying out its business activities, KSU RW. 05 Bukit Ligar, uses its own capital and loan capital or in the Savings and Loan Business Unit of cooperative is often known as fixed capital and non-fixed capital.

Based on the results of the study it was known that KSU RW. 05 Bukit Ligar Bandung, if it viewed from financial profitability ratios, especially by using the Return on Assets (ROA) ratio, it can be said that the Return on Assets of the Savings and Loans Unit KSU RW. 05 Bukit Ligar Bandung, is still not healthy because the ratio is still below the standard. Based on the assessment guidelines according to the Republic of Indonesia Minister of Cooperatives and Small and Medium Enterprises Regulations Regarding the Guidelines for KSP Health Assessment and USP number 07 / Per / Dep.6 / IV / 2016 the standard measure of Return on Assets can be considered healthy if it more than 10%. And the average return on assets of the KSU RW Savings and Loans Unit. 05 Bukit Ligar Bandung is 4.62%. Increased in terms of collection and distribution of funds even though it can be followed by an increase in the net profit in USP as well but the cooperative income is not comparable to the assets managed.

The results of the study show that in terms of Funding it can be said efficient because the average result of calculations using the ratio efficient BOPO because average BOPO ratio is 38,38%. But in terms of Lending of funds it can be said that it has not been effective because the average of Loan to Deposit Ratio is 125,56%. Based on the Regulation of the Deputy for Supervision of the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 06/Per/Dep.6/IV/2016 about guidelines of KSP health assessment guidelines and USP. The USP/KSP BOPO ratio can be considered healthy if it under 90% and LDR is declared good if the Loan to Deposit Ratio is between 80% -90%. The ineffectiveness of the distribution of funds will cause the Non Performing loans that have an impact to the liquidity and the high of operational costs incurred and will result in the acquisition of SHU. The Efforts must be made to reduce operational costs and increase revenue and SHU. Because the bigger the SHU is obtained, the greater Return On Assets owned.

RINGKASAN

Yoga Faturachman (2019). “Analisis Efisiensi Penghimpunan Dana dan Efektivitas Penyaluran Dana dalam upaya meningkatkan Profitabilitas serta Dampaknya terhadap Manfaat Ekonomi yang diterima Anggota”. (studi kasus pada Unit Simpan Pinjam KSU RW. 05 Bukit Ligar, Bandung) dibawah bimbingan **Dra.Hj. Lely Savitri Dewi.M.Si.**

Koperasi Serba Usaha RW.05 Bukit Ligar melakukan kegiatan menghimpun dan menyalurkan dana. Dalam menjalankan kegiatan usahanya, KSU RW. 05 Bukit Ligar, Bandung menggunakan modal sendiri dan modal pinjaman atau dalam Unit Usaha Simpan Pinjam sering dikenal sebagai modal tetap dan modal tidak tetap.

Berdasarkan hasil penelitian diketahui bahwa KSU RW. 05 Bukit Ligar, Bandung apabila ditinjau dari rasio keuangan rentabilitas khususnya dengan menggunakan rasio *Return On Assets (ROA)* dapat dikatakan *Return On Assets* Unit Simpan Pinjam KSU RW. 05 Bukit Ligar, Bandung masih kurang sehat karena rasionya masih dibawah standar. Berdasarkan pedoman penilaian menurut Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia Tentang Pedoman Penilaian Kesehatan Koperasi Simpan Pinjam Dan Unit Usaha Simpan Pinjam Koperasi nomor 07/Per/Dep.6/IV/2016 ukuran standar penilaian *return on asset* dapat dikatakan sehat apabila melebihi 10%. Sementara rata-rata *return on asset* Unit Simpan Pinjam KSU RW. 05 Bukit Ligar, Bandung sebesar 4,62%. Peningkatan dalam hal penghimpunan dan penyaluran dana meskipun dapat diikuti dengan kenaikan Hasil Usaha pula tetapi pendapatan yang diperoleh koperasi tidak sebanding dengan aktiva yang dikelola.

Hasil penelitian menunjukkan bahwa dalam hal penghimpunan dana dapat dikatakan telah efisien karena menurut perhitungan menggunakan rasio efisiensi BOPO karena rata-rata rasio BOPO koperasi sebesar 38,38%. Namun dalam hal penyaluran dana dapat dikatakan belum efektif karena rata-rata *Loan To Deposit Ratio* sebesar 125,56%. Berdasarkan Peraturan Deputi Bidang Pengawasan Kementrian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia No. 06/Per/Dep.6/IV/2016 tentang pedoman penilaian kesehatan KSP dan USP Koperasi. Standar LDR USP/KSP Rasio BOPO dinyatakan sehat, apabila <90% dan LDR dinyatakan sehat antara 80%-90%. Tidak efektifnya penyaluran dana akan menyebabkan adanya pinjaman bermasalah yang berdampak pada likuiditas koperasi dan tingginya biaya operasional yang dikeluarkan akan berakibat pada perolehan SHU. Upaya yang harus dilakukan yaitu menekan biaya operasional dan meningkatkan pendapatan serta SHU. Karena semakin besar SHU yang diperoleh, maka akan semakin besar pula *Return On Assets* yang dimiliki.