

# **ANALISIS RASIO KEUANGAN SEBAGAI SALAH SATU ALAT UNTUK MENGUKUR KINERJA KEUANGAN PADA KUD BANYUDONO SELATAN**

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2008**

## ***ABSTRACT***

This research analyse the performance of finance of KUD South Banyudono which is relied on by financial statement of KUD period 2002 – 2006. this Research problems is whetherfund management of KUD South Banyudono have fulfilled the efficient criterion sees from ratio analysis its finance during year period 2002, 2003, 2004, 2005, and 2006? As for this research target to know the finance efficient of South KUD Banyudono tend to go up or descend and to analyse the finance performance of KUD Sourth Banyudono of during five last year, evaluated from ratio analysis finance covering ratio liquidity, leverage and profitability. The result of research indicate that the fund management of KUD South Banyudono evaluated from ratio analysis its finance have good enough. Ratio liquidity indicate from fluent ratio in paying current liabilities by using circulating assets enough likuid ( $> 150\%$ ), fromm ratio quick indicate that in fulfilling debt short-range by using circulating assets without involve the supply also enough likuid, its meaning KUD enough able to pay the current liabilities at the time of falling due ( $>150\%$ ), and from cash ratio indicate that the co-operation in fulfilling debt short-range by using cash and bank not yet likuid ( $<150\%$ ), its meaning KUD not yet able to pay the current liabilities at the time of falling due with the available cash. Ratio Leverage of throught total analysist of total debt to assets show the condition of finance of KUD not yet good where more than 50% asset used to guarantee debt, while evaluated from totalizeing debt to equity ratio show the co-operation abilityin paying its debt by using overall of capital not et good enough where owning total mean debt to equity ratio equal to 122,60% ( $> 100\%$ ), its meanu=ing more than 100% capital is made a debt guarantee. Evaluated from ratio of economic profitability is rentability and capital rentability is enough lower ( $<10\%$ ). Its mean co-operation get the low net profit Pursuant to third analyse the ratio that is liquidity, leverage and profitability indicate that the finance performance of KUD South Banyudono not yet efficient. That is not yet owned the cash which likuid, too much debt, and ability print the low profit.

***Keyword : Ratio Liquidity, Ratio Leverage, and Profitability Ratio.***