

Agreis. Ratode (NPM : 91811404122036) **Kinerja Keuangan Pada Badan Usaha Milik Desa (BUMDes) di Desa Pantangolemba Tahun 2018-2020.** Di bimbing oleh Bapak Kisman Lantang selaku pembimbing I dan Ibu Tabita R. Matana selaku pembimbing II.

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengevaluasi kinerja keuangan Badan Usaha Milik Desa (BUMDes) pantangolemba. Penelitian ini menggunakan metode observasi, wawancara, dan dokumentasi sebagai metode pengumpulan data. Dari segi analisis rasio profitabilitas (*Net Profit Margin* dan *Return On Equity*), likuiditas (*Current Ratio*), dan solvabilitas pendekatan analisis data menggunakan metode analisis rasio keuangan (*Debt To Equity Ratio*). Laporan keuangan BUMDes tiga tahun terakhir, dari 2018 hingga 2020, menjadi metode pengambilan sampel. Data dikumpulkan dengan menggunakan informasi dari laporan keuangan BUMDes.

Berdasarkan hasil penelitian kinerja keuangan pada BUMDes di tinjau dari analisis data Rata-rata rasio profitabilitas yang meliputi *Net Profit Margin* dapat dikatakan sudah sangat baik karena sudah lebih dari standar yang telah ditetapkan yaitu sebesar yaitu 45,31%, serta *Return On Equity* pada kinerja keuangan BUMDes sudah sangat baik karena rata-rata rasio pengembalian atas modal berada di atas standar 67,07%. kemudian pada rasio likuiditas yang meliputi *current Ratio* pada kinerja keuangan BUMDes tergolong sangat baik atau sehat karena sudah lebih dari standar 2.517,7% dan pada rasio solvabilitas dapat disimpulkan bahwa bila di tinjau dari rasio utang terhadap modal *Debt To Equity Ratio* kinerja keuangan BUMDes tergolong kurang baik karena rasio utang terhadap modal di bawa standar yaitu sebesar 11,87%.

Kata kunci : Kinerja Keuangan, Rasio Keuangan, Badan Usaha Milik Desa (BUMDes)

AGREIS RATODE.91811404122036. **Financial Performance of Village Owned Enterprises (BUMDes) of Pantangolemba Village in 2018-2020.**
Supervised by Kisman Lantang and Tabita R. Matana.

ABSTRACT

The objective of this study is to evaluate the financial performance of the Village Owned Enterprises (BUMDes) of Pantangolemba Village. This study uses observation, interviews, and documentation as data collection methods. In terms of profitability ratio analysis (Net Profit Margin and Return On Equity), liquidity (Current Ratio), and solvency, the data analysis approach uses the financial ratio analysis method (Debt To Equity Ratio). The financial statements of BUMDes for the last three years, from 2018 to 2020 serve as the sampling method. Data collected was information from BUMDes financial statements.

Based on the results, the financial performance of BUMDes in terms of data analysis, the average profitability ratio which includes Net Profit Margin is very good because it is more than the standard that has been set, which is 45.31%, and Return On Equity on financial performance BUMDes has been very good because the average return on capital ratio is above the standard 67.07%. Then the liquidity ratio which includes the current ratio on the financial performance of BUMDes is classified as very good or healthy because it is more than the standard 2,517.7%. On the solvency ratio it can be concluded that the bar in terms of the debt to capital ratio Debt To Equity Ratio BUMDes financial performance is classified as not good because the debt-to-equity ratio is below the standard of 11.87%.

Keywords: Financial Performance, Financial Ratios, Village Owned Enterprises (BUMDes)