

## **ABSTRAK**

Penelitian ini bertujuan untuk mengetahui kondisi keuangan Koperasi KITA Surabaya sebelum dan selama masa pandemic Covid 19. Penelitian ini menggunakan metode diskriptif kualitatif dengan pendekatan studi kasus dan perhitungan langsung terhadap neraca keuangan koperasi KITA Surabaya. Hasil penelitian menunjukkan perbedaan kinerja laporan keuangan koperasi KITA sebelum dan selama masa pandemic Covid 19, yaitu selama pandemic Covid 19, berkurangnya minat simpan (menabung) anggota koperasi. Hal tersebut berdampak ke kas koperasi. Dengan kas yang berkurang, tentunya cadangan uang koperasi untuk pinjaman ke anggotanya pun ikut berkurang. Jika jumlah pinjaman berkurang, maka SHU yang akan dibagikan ke anggota dan Kembali ke modal pun juga akan ikut berkurang, maka SHU yang akan dibagikan ke anggota dan Kembali ke modal pun juga akan ikut berkurang. Kemudian untuk Ratio Net Profit Margin dan Return on Asset (RoA), terjadi penurunan kinerja masing-masing sebesar 2% dan 9%. Menurunnya kinerja tersebut seiring dengan dampak pandemic Covid 19 yang membuat anggota Koperasi diliburkan masal, sehingga perputaran kinerja koperasi menjadi sedikit terhambat.

**Kata kunci : Rasio keuangan Koperasi KITA Surabaya Sebelum dan Selama Pandemi COVID 19**

## **ABSTRACT**

This study aims to determine the financial condition of KITA Surabaya Cooperative before and during the Covid 19 pandemic. This research uses a qualitative descriptive method with a case study approach and direct calculation of the financial balance sheet of KITA Surabaya Cooperative. The results of the study show differences in the performance of KITA cooperative financial reports before and during the Covid 19 pandemic, namely during the Covid 19 pandemic, the interest in saving (saving) cooperative members decreased. This has an impact on cooperative cash. With reduced cash, of course, the cooperative's cash reserve for loans to its members also decreases. If the loan amount decreases, then the SHU that will be distributed to members and the return to capital will also decrease, then the SHU that will be distributed to members and return to capital will also decrease. Then for the Net Profit Margin Ratio and Return on Assets (RoA), there was a decrease in performance of 2% and 9% respectively. This decline in performance is in line with the impact of the Covid 19 pandemic which has made members of the Cooperative take mass holidays, so that the turnover of cooperative performance is a bit hampered.

**Keywords: KITA Surabaya Cooperative financial ratios Before and During the COVID 19 Pandemic**