

Analysis of Health Status in Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch

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Abstract. This study aims to determine the health level of the Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch for the 2021-2025 period based on the aspects of Profitability and Independence, Liquidity, Efficiency, Quality of Productive Assets, Capital, Identity and Growth. The results of this study are expected to help the management of the Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch in carrying out the performance of the cooperative so that it can achieve the expected targets and evaluate the performance of the previous cooperative to be even better in the future. This type of research is a case study on the Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch. Data analysis techniques are carried out by means of interviews and support. The data analysis technique is carried out by calculating each ratio of each aspect and then obtaining a score from each aspect. The score was obtained to determine the criteria for the health level of the cooperative referring to the Technical Instruction of the Deputy for Cooperatives Number 15 of 2021. The results of this study are based on 7 aspects of cooperative health assessment based on the Technical Instructions of the Deputy for Cooperatives Number 15 of 2021 concerning Guidelines for Cooperative Health Examination Working Papers, the Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch is said to be "quite healthy" because it has an average score of 50.17%.

Keywords: Capital; Efficiency; Growth; Identity; Liquidity.

1. Introduction

Cooperatives are business entities consisting of individuals and cooperative legal entities that carry out their activities based on cooperative principles and function as a people's economic movement based on the principle of kinship, as regulated in Law Number 25 of 1992. Based on the type of business, cooperatives can be divided into several forms, including consumption cooperatives, production cooperatives, marketing cooperatives, and savings and loan or credit cooperatives. (Smith et al., 2021)

Savings and loan cooperatives or credit cooperatives are a form of cooperative that plays a role in providing financial services, especially in providing loans to members and the general public with relatively low interest rates. The existence of this cooperative aims to help improve the economic status of members, provide easy access to financing, and encourage wiser financial management. In its implementation, savings and loan cooperatives collect funds from members in the form of deposits, then redistribute them in the form of loans with appropriate interest rates. This goal can only be achieved if the cooperative is in good health. (Trappist Or Krowin et al., 2026)

Several previous studies on the health level of cooperatives have been conducted by a number of researchers. Found that cooperatives show that the cooperatives studied fall into the category of fairly healthy. Meanwhile, the results of the study concluded that the cooperatives analyzed were in the healthy category. The difference between previous research and current research lies in the regulatory reference used in the assessment. This research uses the basis for the latest assessment, namely the Technical Instruction of the Deputy for Cooperatives Number 15 of 2021. (Machfiroh et al., 2022) Given the urgency of the role of cooperatives and current conditions, regular supervision through cooperative health checks is very necessary. Cooperative health checks are a process that includes collecting, verifying, processing, and analyzing data with the aim of ensuring that cooperatives have operated in accordance with applicable regulations.

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The reference in the implementation of this examination is the Technical Instruction of the Deputy for Cooperatives Number 15 of 2021 concerning Guidelines for the Implementation of Cooperative Health Examinations. The audit is carried out by examining four main aspects which include governance aspects, risk profile aspects, financial performance aspects, and other aspects. (Sari et al., 2023)

The Kelubagolit Teacher Savings and Loan Cooperative is a Credit Cooperative organization that was established on November 25, 1995 on the initiative of PGRI Kelubagolit Branch which was inspired by the difficulties of teachers in overcoming financial problems, especially for welfare needs and productive businesses. The Kopdit Guru Kelubagolit Savings and Loan Cooperative also has a Vision to Create a strong, healthy, and independent member-based financial services institution and a mission to increase member independence by mobilizing self-help, conducting education, and building solidarity. Although at the beginning of its establishment, the membership of the Kelubagolit Kopdit Guru Savings and Loan Cooperative was limited to teachers and their families, since the RAT of the 2005 fiscal year, the Kelubagolit Kopdit Guru Savings and Loan Cooperative began to open up to the wider community on the mainland of Adonara Island. Currently, the Kelubagolit Kopdit Teacher Savings and Loan Cooperative has 20,770 members with total assets of Rp. 247,779,212,054 as of August 2024. The Legal Entity of the Kopdit Cooperative for Savings and Loans for Kelubagolit Teachers No.BH. 02/BH/KDK.24-6/VII/2003, Jl. Trans Waiwerang - Sagu, Nisakarang Kelubagolit District - Adonara - East Flores - NTT. (Abdul Fauzi-Edi Setiawan -2021)

Based on the above background, the author is interested in measuring the performance of cooperatives based on the Technical Instruction of the Deputy for Cooperatives Number 15 of 2021 with the title "Analysis of the Health Level of the Kelubagolit Teacher Savings and Loan Cooperative of the Waiwadan Branch".

2. Preliminaries or Related Work or Literature Review

The health of the savings and loan or credit cooperative is the most important thing in running a cooperative business. For management, this will be the basis for planning and decision-making in the financial sector. For members, this can be used to assess the development of the cooperative's business from year to year. For external parties, the health of the cooperative is used to assess the development of the cooperative's business so that outsiders have high confidence in the safety of funds deposited in the cooperative. This research method is a type of evaluative descriptive research. (Mayanes et al., 2025) Nadiyah et al., 2023)

(Lero et al., 2025) Evaluation research is research conducted to formulate the results of the implementation of the activities carried out, to get feedback for planning improvement efforts; systems and work methods that have been carried out. "Evaluative research is a data or information collection activity, to compare this research is a provision issued by the Minister of Cooperatives and SMEs. The results of this study will be very in accordance with the criteria, then conclusions will be drawn". In this study, the subject evaluated was cooperative health. The criteria used in it are useful for making improvements and improvements both at the planning and implementation levels. Based on data from the research results, policymakers can improve the weak elements of the policy. (Anastasia et al., 2024).

Definition of Cooperative.

Etymologically, the term cooperative comes from the word cooperation in English, which consists of two main elements, namely co which means together, and operation which means to work. Historically, the term denotes a form of joint effort that is based on cooperation and mutual assistance between individuals to achieve common economic and social goals. This concept distinguishes cooperatives from other forms of business entities, because cooperatives are not only profit-oriented, (Beribe et al., 2022)

According to a cooperative, it is an organization that consists of individuals or legal entities with open membership, so that each member has the freedom to enter and exit. Its business activities are carried out based on the principle of kinship with the main goal of improving the physical welfare of its members. Cooperatives are formed as a forum for weak economic groups to meet their living needs, by obtaining the most efficient costs possible.

Thus, cooperatives emphasize more on the fulfillment of common interests rather than the pursuit of mere profits, (Trappist Or Krowin et al., 2026)

Savings and Loan Cooperatives

Savings and loan cooperatives or credit cooperatives are a form of cooperative that plays a role in providing financial services, especially in providing loans to members and the general public with relatively low interest rates. The existence of this cooperative aims to help improve the economic status of members, provide easy access to financing, and encourage wiser financial management. In its implementation, savings and loan cooperatives collect funds from members in the form of deposits, then redistribute them in the form of loans with appropriate interest rates. This goal can only be achieved if the cooperative is in good health. (Winansi, 2025) .

3. Proposed Method

This study uses an evaluative descriptive approach. According to evaluation, research is conducted to assess the results of the implementation of an activity with the aim of obtaining input as material for improvement to the planning, systems, and work methods that have been implemented. In addition, evaluative research is also understood as the process of collecting data or information that is then compared with certain criteria so that it can produce a conclusion. (Mbaghu et al., 2025)

In this study, the object evaluated was the health of the savings and loan cooperative of the Waiwadan Branch Kelubagolit Teacher. The type of data used by the author is quantitative data, the quantitative data in this study are the figures contained in the Report of the Kelubagolit Teacher Savings and Loan Cooperative Waiwadan Branch The research method used is qualitative descriptive with a case study approach, with the aim of determining the performance of the Kelubagolit Teacher Savings and Loan Cooperative Branch 5. The data used in this study are primary data and secondary data, data obtained by the author directly from cooperatives. The data collection technique in this study uses literature studies, documentation, and interviews. (Melci et al., 2026)

Paperwork Guideline Table

Technical Instructions for the Deputy for Cooperatives Number 15 of 2021 concerning guidelines for cooperative health check-up working papers. Here's how to measure each variabel.

Table 1. Deputy for Cooperatives Number 15 of 2021.

Yes	Inspection Aspects	Calculation
I.	Financial Performance Evaluation	
1.	Profitability and Independence	
a.	Asset profitability	$\frac{SHU \text{ setelah pajak}}{\text{total aset}} \times 100\%$
b.	Equity profitability	$\frac{SHU \text{ setelah pajak}}{\text{total ekuitas partisipasi neto}} \times 100\%$
c.	Operational independence	$\frac{\text{beban usaha} + \text{beban kopersian}}{\text{pendapatan operasional}} \times 100\%$
2.	Efficiency	
a.	Operational costs towards Operating income	$\frac{\text{biaya operasional}}{\text{pendapatan operasional}} \times 100\%$
b.	Business costs to gross SHU	$\frac{\text{beban usaha}}{SHU \text{ kotor}} \times 100\%$
II.	Financial Management	
1.	Quality of Productive Assets	
a.	Loans to members against total loans	$\frac{\text{pinjaman anggota}}{\text{total pinjaman yang diberikan}} \times 100\%$

b. Non-performing loans against total loans	$\frac{\text{pinjaman bermasalah}}{\text{total pinjaman}} \times 100\%$
c. Risk recommendations against Non-performing loans	$\frac{\text{cadangan resiko}}{\text{pinjaman bermasalah}} \times 100\%$
2. Liquidity	
a. Cash and banks against short-term liabilities	$\frac{\text{kas dan bank}}{\text{kewajiban lancar}} \times 100\%$
b. Loans given against funds received	$\frac{\text{pinjaman yang diberikan}}{\text{dana yang diterima}} \times 100\%$
c. Current assets against short-term liabilities	$\frac{\text{aset lancar}}{\text{kewajiban jangka pendek}} \times 100\%$
III. Sustainability Finance	
1. Growth	
a. Asset growth	$\frac{\text{aset tahun ini} - \text{aset tahun lalu}}{\text{aset tahun lalu}} \times 100\%$
b. Growth of funds received	$\frac{\text{dana diterimatahun ini} - \text{dana tahun diterima tahun ini lalu}}{\text{dana tahun ini}} \times 100\%$
c. Equity growth	$\frac{\text{ekuitas tahun ini} - \text{ekuitas tahun lalu}}{\text{ekuitas tahun ini}} \times 100\%$
d. Net SHU growth	$\frac{\text{shu tahun ini} - \text{shu tahun lalu}}{\text{shu tahun ini}} \times 100\%$
2. Identity Aspect	
a. Primary revenue to total revenue	$\frac{\text{pendapatan utama}}{\text{total pendapatan}} \times 100\%$
b. Net SHU on principal savings and mandatory savings	$\frac{\text{shu bersih}}{\text{simpanan pokok} + \text{simpanan wajib}} \times 100\%$
c. Member deposit participation	$\frac{\text{simpanan anggota yang masuk}}{\text{total simpanan}} \times 100\%$
VI. Capital	
1. Capital Adequacy	
a. Equity to total assets	$\frac{\text{ekuitas}}{\text{total aset}} \times 100\%$
b. Capital adequacy	$\frac{\text{modal yang diakui}}{\text{aset tertimbang menurut resiko(atmr)}} \times 100\%$
2. Adequacy of Management Capital	
a. Member loan capital to total assets	$\frac{\text{modal pinjaman anggota}}{\text{total aset}} \times 100\%$
b. Long-term obligations against equity	$\frac{\text{kewajiban jangka panjang}}{\text{ekuitas}} \times 100\%$

Source: Technical Instruction of the Deputy for Cooperatives Number 15 of 2021 concerning guidelines for cooperative health examination working papers.

Assessment of the health level of the cooperative

Details about the KSP health assessment procedure using the following guidelines:

Table 2. Determination of the Predicate of KSP Health Level.

Aspects	Score	Predicate
Financial Performance	$80 \leq x < 100$	Healthy
	$66 \leq x < 80$	Quite Healthy
	$51 \leq x < 66$	In Supervision
	< 51	In Special Supervision Special

Source: Technical Instruction of the Deputy for Cooperatives Number 15 of 2021 concerning guidelines for cooperative health examination working papers.

4. Results and Discussion

The data used in this study is in the form of financial data for the Guru Kelubagolit Savings and Loan Cooperative for 2021-2025. The data is used as a basis for assessing the health level of cooperative performance by referring to the Technical Instruction of the Deputy for Cooperatives Number 15 of 2021 concerning Cooperative Health Assessment. Based on these technical instructions, the assessment of the health of cooperative performance is carried out through 7 aspects, namely capital aspects, asset quality aspects, productive aspects, management aspects, efficiency aspects, liquidity aspects, independence and growth aspects and cooperative identity aspects. Each aspect is assessed using certain indicators and ratios in accordance with the provisions that have been set. The results of the calculation of each aspect of the assessment are presented as follows.

Figures and Tables

The data used in this study is in the form of financial data for the Guru Kelubagolit Savings and Loan Cooperative for 2021-2025. The data is used as a basis for assessing the health level of cooperative performance by referring to the Technical Instruction of the Deputy for Cooperatives Number 15 of 2021 concerning Cooperative Health Assessment. Based on these technical instructions, the assessment of the health of cooperative performance is carried out through 7 aspects, namely capital aspects, asset quality aspects, productive aspects, management aspects, efficiency aspects, liquidity aspects, independence and growth aspects and cooperative identity aspects. Each aspect is assessed using certain indicators and ratios in accordance with the provisions that have been set. The results of the calculation of each aspect of the assessment are presented as follows.

Table 3. Calculation of the Assessment Ratio of the Health Level of the Guu Kelubagolit Savings and Loan Cooperative Waiwadan Branch in 2021-2025.

No	Aspects assessed	Calculation				
		2021	2022	2023	2024	2025
1	Capital					
	a. Ratio of own capital to total assets	12,08%	13,17%	14,34%	14,68%	15,53%
	b. The ratio of own capital to loans is given at risk	16,62%	17,20%	19,40%	19,15%	20,08%
	c. Self-sufficient capital adequacy ratio	36,32%	70,77%	732,95%	71,58%	71,95%
	Quality of productive assets					
	a. The ratio of loan volume in members to the loan volume provided.	100%	100%	100%	100%	100%
	b. The ratio of non-performing loans to loans is given.	100%	100%	100%	100%	100%
	c. The ratio of risk reserves to non-performing loans.	2,32%	3,28%	3,94%	3,11%	3,44%
2	d. The ratio of risky loans to loans provided.	100%	100%	100%	100%	100%
	Efficiency					
	a. Ratio of member operating expenses to gross participation	105,35%	101,35%	98,53%	95,94%	71,35%
	b. Rasio Beben Usaha Against SHU Korut	13,27%	7,56%	1,07%	1,11%	383,6%

c. Service efficiency ratio	1,74%	0,98%	1,74%	1,78%	1,99%
Liquidity	67,63%	16,61%	23,62%	20,52%	19,68%
a. Cash ratio					
b. Ratio of loans granted to funds received	58,63%	90,05%	89,22%	93,12%	96,72%
Independence and growth					
a. Asset profitability	0,07%	0,20%	0,78%	0,66%	1,99%
b. Profitability of own capital	1,59%	2,42%	3,31%	2,80%	5,81%
c. Operational establishment of services	94,91%	98,65%	101,48%	104,22%	140,13%
Cooperative identity					
a. Gross participation ratio	91,22%	96,47%	92,87%	95,60%	91,21%
b. Member's economic participation ratio	100,10%	100,68%	102,27%	102,12%	163,63%

Source: *Juknis Deputy for Cooperatives Number 15 of 2021.*

Determination of the Predicate of the Health Level of the Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch in 2021-2025

Based on the results of the calculation of the 7-aspect assessment as referred to in the table above, an overall score was obtained. The score in question is used to determine the predicate of the health level of the KSP/USP cooperative which is divided into groups, namely; healthy, quite healthy, under supervision, under special supervision.

Table 4. Determination of the Health Level Predicate of the Guru Kelubagolit Savings and Loan Cooperative in 2021-2025.

Shoes	Year					Preachers
	2021	2022	2023	2024	2025	
$80.00 \leq x \leq 100$						Healthy
$66.00 \leq x < 80.00$	43,9	47,65	52,4	52,4	54,5	Pretty healthy
$51.00 \leq x < 66.00$						Under supervision
< 51.00						Under special supervision

Source: : *Juknis Deputy for Cooperatives Number 15 of 2021.*

Discussion

The determination of the score based on the technical instructions of the Cooperative Sector Number 15 of 2021 is carried out by the number of scores divided by the multiplication between the number of sub-indicators multiplied by 4 and then multiplied by 100.

Based on research on the level of health of the Guru Kelubagolit Savings and Loan Cooperative, based on the technical instructions for the Cooperative Sector Number 15 of 2021 from the results of the analysis that has been carried out, it shows that 7 (seven) aspects of the cooperative health assessment include the fairly healthy category with each final score, namely 2021 of 43.9%, 2022 of 47.65%, 2023 of 52.4%, 2024 of 52.4%, and in 2025 by 54.5%.

The Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch is included in the category of primary cooperatives and service cooperatives. Primary cooperatives are cooperatives that have at least 20 individual members, while service cooperatives are cooperatives that provide services needed by members, such as savings and loans, insurance, and so on.

Based on the technical instructions for the Cooperative Sector Number 15 of 2021 concerning Guidelines for Assessing the Health Level of Savings and Loan Cooperatives by Analyzing the Seven Aspects consisting of Aspects of Profitability and Independence, Liquidity, Efficiency, Quality of Productive Assets, Capital, Identity and Growth, it provides an overview of the level of cooperative health and financial performance of the Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch.

5. Comparison

From the results of the research that has been carried out, it can be concluded that the results of the research on Health Level Analysis in the Guru Kelubagolit Savings and Loan Cooperative from seven aspects, namely the Aspects of Profitability and Independence; Liquidity, Efficiency, Quality of Productive Assets, Capital, Identity and Growth from 2021-2025 are included in the title of Quite Healthy because they obtained an average score of 50.17%. From the results of the Health Level Assessment, the Financial Performance of the Kelubagolit Teacher Savings and Loan Cooperative Waiwadan Branch is described as "QUITE HEALTHY".

Judging from the aspect of capital, the quality of capital of the Guru Kelubagolit Savings and Loan Cooperative for the 2021-2025 Branch has a score of 5.7 where the maximum score is 15, so it is categorized in supervision.

Judging from the aspect of productive asset quality, the quality of the productive assets of the Guru Kelubagolit Savings and Loan Cooperative of the Waiwadan Branch for the 2021-2025 period obtained a score of 2.75, where the maximum score is 10 so that it is categorized with the predicate in supervision.

Viewed from the management aspect, the quality of the savings and loan cooperative Guru Kelubagolit Savings and Loan Cooperative for the 2021-2025 Branch obtained a score of 13.2, where the maximum score was 15. So it is categorized as very good.

Judging from the efficiency aspect, the quality of the Savings and Loan Cooperative of Guru Kelubagolit Savings and Loan Cooperative waiwadan branch for the 2021-2025 period obtained a score of 7, where the maximum score is 10. So it is categorized with a very good predicate.

Judging from the liquidity aspect, the liquidity quality of the savings and loan cooperative Guru Kelubagolit Savings and Loan Cooperative Waiwadan Branch for the 2021-2025 period obtained a score of 7.5 where the maximum score was 15, so it was categorized in supervision.

Viewed from the aspect of ministry and growth, the quality of the establishment and growth of the savings and loan cooperative of Guru Kelubagolit Waiwadan branch for the 2021-2025 period, which in 2021-2022 obtained a score of 1.5, while in 2023-2024 it obtained a score of 6.25 and in 2025 obtained a score of 7.75, where the maximum score was 10, so it was categorized with a fairly good predicate.

Judging from the aspect of the cooperative's identity, the quality of the identity of the Savings and Loan Cooperative Guru Kelubagolit Waiwadan Branch for the 2021-2025 period obtained a score of 10, where the maximum score was 10 so it was categorized as very good.

Based on the conclusions that have been obtained from the analysis of the health assessment of the savings and loan cooperative of the Guru Kelubagolit Savings and Loan Cooperative of the Waiwadan Branch in 2016-2020, the suggestions that can be concluded are as follows:

Health of the Sinar Savings and Loan Cooperative Guru Kelubagolit Waiwadan Branch based on seven aspects of obtaining a healthy diet. However, in the capital aspect, the aspect of assets, production quality and, liquidity, special attention needs to be paid to get better quality. In addition, it is necessary to improve aspects of independence and growth which are in good condition but have not reached maximum quality. Meanwhile, aspects that are already very good and categorized as healthy such as aspects, management, efficiency and identity of the cooperative so that the cooperative can maintain the condition of these aspects so that it can achieve the goals of the cooperative.

For the next researcher, it is expected to be able to conduct further research on the health of savings and loan cooperatives but also conduct research on cooperative savings units.

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