

INTISARI

Sejak bulan Februari 2020 sektor pariwisata dan ekonomi kreatif di Indonesia mengalami penurunan drastis akibat dampak langsung pandemi Covid-19. Hotel Luxury "Six Sense Uluwatu" Bali Indonesia yang berada di bawah naungan PT. Cahaya Warna Prima, salah satu debitur PT Bank Negara Indonesia (Persero) Tbk turut terdampak atas kondisi ekonomi tersebut.

Tulisan ini membahas mengenai restrukturisasi yang dilakukan oleh PT Bank Negara Indonesia (Persero) Tbk selaku kreditur terhadap PT. Cahaya Warna Prima selaku debitur dalam rangka penyelamatan kredit. Fokus analisis tulisan ini adalah aspek finansial melalui analisa keuangan dan analisa perusahaan terhadap restrukturisasi kredit dalam rangka penyelamatan kredit atas pembiayaan proyek Hotel "Six Senses" Uluwatu terdampak Covid 19.

Dengan demikian, tulisan ini dapat menentukan alternatif skema restrukturisasi yang paling tepat bagi PT Cahaya Warna Prima sebagai debitur dan Bank BNI sebagai kreditur dan menentukan besarnya Cadangan Kerugian Penurunan Nilai (CKPN) terhadap risiko kerugian penurunan nilai (impairment loss) yang disediakan Bank BNI dan dampaknya terhadap keuangan BNI.

Kata Kunci: *Kredit, Restrukturisasi Kredit, Kemampuan Membayar Kembali Analisis Keuangan, Analisis Perusahaan, Kerugian Penurunan Nilai*

ABSTRACT

Since February 2020, Tourism and Creative Sectors in Indonesia have face drastic decline as the direct impact of the Covid-19 pandemic. Luxury Hotel "Six Sense Uluwatu" Bali Indonesia which is under the auspices of PT. Cahaya Warna Prima, one of the debtors of PT Bank Negara Indonesia (Persero) Tbk was also affected by this economic condition.

This paper discusses the restructuring by PT Bank Negara Indonesia (Persero) Tbk as the creditor of PT. Cahaya Warna Prima as debtor as loan remedial strategy. The focus analysis of this paper is the financial aspect through financial analysis and company analysis of credit restructuring as loan remedial strategy for financing the Uluwatu "Six Senses" Hotel project affected by Covid 19.

Thus, this paper can determine the most appropriate alternative restructuring scheme for PT Cahaya Warna Prima as debtor and *Bank BNI* as creditor; and determine the amount of Allowance for Impairment Losses against the risk of impairment loss provided by *Bank BNI* and its impact on *Bank BNI*'s finances performance.

Keywords: *Credit, Credit Restructuring, Repayment Capacity, Financial Analysis, Corporate Analysis, Impairment Loss*