

## BAB VI

### ASPEK KEUANGAN

Pada bab ini penulis akan menjelaskan mengenai aspek keuangan yang berisi kebutuhan dana, sumber dana, laba rugi, neraca, arus kas dan kelayakan investasi. Pada aspek keuangan ini penulis akan menguraikan dalam kurun waktu yang akan dimulai dari tahun 2019 hingga tahun 2021.

#### 6.1 Kebutuhan Dana

**Tabel 6.1.1 Harga Peralatan dan Perlengkapan**

| No. | Nama Peralatan     | Jumlah Barang | Harga       | Jumlah Harga |
|-----|--------------------|---------------|-------------|--------------|
| 1.  | Kompor gas oven    | 1             | Rp8.250.000 | Rp8.250.000  |
| 2.  | Kompor Panggang    | 1             | Rp1.099.000 | Rp1.099.000  |
| 3.  | Tabung Gas         | 3             | Rp500.000   | Rp1.500.000  |
| 4.  | Kulkas Daging      | 1             | Rp6.390.000 | Rp6.390.000  |
| 5.  | Kulkas             | 1             | Rp2.999.000 | Rp2.999.000  |
| 6.  | Double Pan Teflon  | 2             | Rp235.000   | Rp470.000    |
| 7.  | Panci              | 3             | Rp225.000   | Rp675.000    |
| 8.  | Penggoreng Kentang | 2             | Rp999.000   | Rp1.998.000  |
| 9.  | Sendok Sup         | 3             | Rp30.800    | Rp92.400     |

|     |                          |    |              |              |
|-----|--------------------------|----|--------------|--------------|
| 10. | Capitan                  | 2  | Rp5.000      | Rp10.000     |
| 11. | Spatula                  | 2  | Rp18.500     | Rp37.000     |
| 12. | Pisau set dan talenan    | 1  | Rp385.000    | Rp385.000    |
| 13. | Pisau roti               | 1  | Rp38.000     | Rp38.000     |
| 14. | Saringan                 | 1  | Rp5.000      | Rp5.000      |
| 15. | Wadah Plastik            | 6  | Rp7.700      | Rp46.200     |
| 16. | Meja dapur               | 1  | Rp2.530.000  | Rp2.530.000  |
| 17. | Wadah tempat saus sambal | 2  | Rp1.999.000  | Rp3.998.000  |
| 18. | Timbangan                | 1  | Rp184.000    | Rp184.000    |
| 19. | Tempat sampah            | 2  | Rp.929.000   | Rp1.858.000  |
| 20. | Sapu                     | 2  | Rp27.900     | Rp55.800     |
| 21. | Lap                      | 5  | Rp4.500      | Rp22.500     |
| 22. | Mesin kasir android      | 1  | Rp2.400.000  | Rp2.400.000  |
| 23. | Lap pel                  | 1  | Rp88.000     | Rp88.000     |
| 24. | Ember                    | 1  | Rp17.000     | Rp17.000     |
| 25. | Pengki buka tutup        | 1  | Rp85.000     | Rp85.000     |
| 26. | Pengki                   | 1  | Rp15.000     | Rp15.000     |
| 27. | Set meja makan           | 13 | Rp1.399.000  | Rp18.187.000 |
| 28. | Meja makan pendek        | 10 | Rp1.450.000  | Rp14.500.000 |
| 29. | Mesin minuman soda       | 1  | Rp14.800.000 | Rp14.800.000 |
| 30. | Galon                    | 3  | Rp50.000     | Rp150.000    |

| 31.                             | Dispenser                   | 1      | Rp859.000   | Rp859.000           |
|---------------------------------|-----------------------------|--------|-------------|---------------------|
| 32.                             | Dispenser sabun cuci tangan | 3      | Rp35.000    | Rp105.000           |
| 33.                             | Pembersih cermin            | 1      | Rp75.000    | Rp75.000            |
| 34.                             | Sikat WC                    | 1      | Rp24.000    | Rp24.000            |
| 35.                             | Sikat lantai                | 1      | Rp25.000    | Rp25.000            |
| 36.                             | Piring                      | 150    | Rp17.000    | Rp2.550.000         |
| 37.                             | Gelas Warteg                | 150    | Rp4.500     | Rp675.000           |
| 38.                             | <i>Smartphone</i>           | 1      | Rp1.200.000 | Rp1.200.000         |
| 39.                             | Baki plastik                | 6      | Rp10.000    | Rp60.000            |
| 40.                             | <i>Exhaust fan</i>          | 1      | Rp682.000   | Rp682.000           |
| 41.                             | Sendok es batu              | 1      | Rp14.000    | Rp14.000            |
| 42.                             | Kulkas es batu              | 1      | Rp1.775.000 | Rp1.775.000         |
| <b>Total Biaya Peralatan</b>    |                             |        |             | <b>Rp90.928.900</b> |
| <b>Tabel Harga Perlengkapan</b> |                             |        |             |                     |
| No.                             | Nama Perlengkapan           | Jumlah | Harga       | Jumlah Harga        |
| 1.                              | Sabun cuci piring           | 5      | Rp7.000     | Rp35.000            |
| 2.                              | Spons cuci piring           | 3      | Rp2.000     | Rp6.000             |
| 3.                              | Sabun cuci tangan           | 2      | Rp37.100    | Rp74.200            |
| 4.                              | Sabun pembersih lantai      | 2      | Rp5.900     | Rp11.800            |
| 5.                              | Sabun pembersih kaca        | 1      | Rp17.500    | Rp17.500            |

|   |  |      |           |                      |
|---|--|------|-----------|----------------------|
| 6.  | Es batu                                    | 30   | Rp12.000  | Rp63.000             |
| 7.  | Wadah makanan <i>take away</i><br>(duplex) | 1000 | Rp875     | Rp875.000            |
| 8.  | Cup minuman 16oz                           | 1000 | Rp400     | Rp400.000            |
| 9.  | Tutup minuman                              | 1000 | Rp200     | Rp200.000            |
| 10.   | Kantung plastik (24cm x<br>40cm)           | 1000 | Rp475     | Rp475.000            |
| 11.   | Gas  | 4    | Rp145.000 | Rp580.000            |
| 12.   | Pembersih Toilet                           | 1    | Rp15.000  | Rp15.000             |
| 13.   | Kertas struk                               | 10   | Rp2.300   | Rp23.000             |
| 14.   | Pulpen                                     | 1    | Rp2.000   | Rp2.000              |
| <b>Total Biaya Perlengkapan</b>   |  |      |           | <b>Rp2.777.500</b>   |
| <b>Biaya Perlengkapan untuk 3 tahun (Rp2.777.500*12<br/>bulan*3tahun)</b> |  |      |           | <b>Rp99.990.000</b>  |
| <b>Total Biaya Peralatan dan Perlengkapan</b>                             |  |      |           | <b>Rp190.918.900</b> |

Sumber : Data Pribadi (2018)

**Keterangan :**

Umur ekonomis = 5 tahun. Nilai residu = 0. Maka :

$Rp90.928.900/5 \text{ tahun} = Rp18.185.780$

$Rp18.185.780/12 \text{ bulan} = Rp1.515.482$

$Rp1.515.482/30\text{hari} = Rp50.516$

$Rp50.516/5 \text{ menu} = Rp10.103$

**Tabel 6.1.2 Harga Jual**

| Nama Menu              | Biaya<br>Produksi | HPP      | Markup | Harga Jual | Keuntungan |
|------------------------|-------------------|----------|--------|------------|------------|
| Burger<br>Rendang      | Rp13.875          | Rp13.875 | 100%   | Rp27.750   | Rp13.875   |
| Burger Balado          | Rp12.394          | Rp12.394 | 100%   | Rp24.788   | Rp12.394   |
| Burger Sate            | Rp9.108           | Rp9.108  | 100%   | Rp18.216   | Rp9.108    |
| Burger<br>Sambal Matah | Rp10.445          | Rp10.445 | 100%   | Rp20.890   | Rp10.445   |
| Burger Ayam<br>Kemangi | Rp12.185          | Rp12.185 | 100%   | Rp24.370   | Rp12.185   |
| Kentang<br>Goreng      | Rp5.025           | Rp5.025  | 100%   | Rp10.050   | Rp5.025    |
| Minuman                | Rp4.000           | Rp4.000  | 100%   | Rp8.000    | Rp4.000    |

**Sumber : Data Pribadi (2018)**

Dalam penetapan harga penulis menggunakan metode penetapan harga *mark-up* sebesar 100% kepada setiap produk makanan yang dijual oleh Burger Kampeong

## 6.2 Sumber Dana

Sumber dana berasal dari tabungan keluarga penulis yaitu sebesar Rp190.918.900

## 6.3 Proyeksi Neraca

**Tabel 6.3.1 Proyeksi Neraca**

| <b>Aktiva</b>                       | <b>Pasiva</b>                       |
|-------------------------------------|-------------------------------------|
| Peralatan : Rp90.928.900            | Kewajiban : 0                       |
| Perlengkapan : Rp99.990.000         | Ekuitas : 0                         |
|                                     | Modal Disetor : Rp190.918.900       |
| <b>Total Aktiva : Rp190.918.900</b> | <b>Total Pasiva : Rp190.918.900</b> |

Sumber : Data Pribadi (2018)

## 6.4 Proyeksi Laba Rugi

**Tabel 6.4.1 Biaya Produksi Tahun 2019**

| <b>No.</b> | <b>Nama Makanan</b> | <b>Penjualan</b> | <b>HPP</b> | <b>Biaya Produksi</b> |
|------------|---------------------|------------------|------------|-----------------------|
| 1.         | Burger Rendang      | 7818             | Rp13.875   | Rp108.474.750         |
| 2.         | Burger Balado       | 3909             | Rp12.394   | Rp48.448.146          |
| 3.         | Burger Sate         | 3909             | Rp9.108    | Rp35.603.172          |
| 4.         | Burger Sambal Matah | 5212             | Rp10.445   | Rp54.439.340          |

|                             |                     |       |          |                      |
|-----------------------------|---------------------|-------|----------|----------------------|
| 5.                          | Burger Ayam Kemangi | 5212  | Rp12.185 | Rp63.508.220         |
| 6.                          | Kentang Goreng      | 26060 | Rp5.025  | Rp131.603.000        |
| 7.                          | Minuman             | 26060 | Rp4.000  | Rp104.240.000        |
| <b>Total Biaya Produksi</b> |                     |       |          | <b>Rp545.316.628</b> |

Sumber : Data Pribadi (2018)

**Tabel 6.4.2 Biaya Produksi Tahun 2020**

| No.                         | Nama Makanan        | Penjualan | HPP      | Biaya Produksi       |
|-----------------------------|---------------------|-----------|----------|----------------------|
| 1.                          | Burger Rendang      | 9611      | Rp14.589 | Rp140.214.879        |
| 2.                          | Burger Balado       | 4805      | Rp13.014 | Rp62.532.270         |
| 3.                          | Burger Sate         | 4805      | Rp9.563  | Rp45.950.215         |
| 4.                          | Burger Sambal Matah | 6407      | Rp10.967 | Rp70.265.569         |
| 5.                          | Burger Ayam Kemangi | 6407      | Rp12.794 | Rp81.971.158         |
| 6.                          | Kentang Goreng      | 32035     | Rp5.276  | Rp169.016.660        |
| 7.                          | Minuman             | 32035     | Rp4.200  | Rp134.547.000        |
| <b>Total Biaya Produksi</b> |                     |           |          | <b>Rp704.497.751</b> |

Sumber : Data Pribadi (2018)

Tabel 6.4.3 Biaya Produksi Tahun 2021

| No.                         | Nama Makanan        | Penjualan | HPP      | Biaya Produksi       |
|-----------------------------|---------------------|-----------|----------|----------------------|
| 1.                          | Burger Rendang      | 11229     | Rp15.318 | Rp172.005.822        |
| 2.                          | Burger Balado       | 5615      | Rp13.665 | Rp76.728.975         |
| 3.                          | Burger Sate         | 5615      | Rp10.041 | Rp56.380.215         |
| 4.                          | Burger Sambal Matah | 7486      | Rp11.515 | Rp86.201.290         |
| 5.                          | Burger Ayam Kemangi | 7486      | Rp13.434 | Rp100.566.924        |
| 6.                          | Kentang Goreng      | 37430     | Rp5.540  | Rp207.362.200        |
| 7.                          | Minuman             | 37430     | Rp4.410  | Rp165.066.300        |
| <b>Total Biaya Produksi</b> |                     |           |          | <b>Rp864.311.726</b> |

Sumber : Data Pribadi (2018)

Tabel 6.4.4 Pendapatan Tahun 2019

| No. | Nama Makanan        | Penjualan | Harga Jual | Pendapatan    |
|-----|---------------------|-----------|------------|---------------|
| 1.  | Burger Rendang      | 7818      | Rp27.750   | Rp216.949.500 |
| 2.  | Burger Balado       | 3909      | Rp24.788   | Rp96.896.292  |
| 3.  | Burger Sate         | 3909      | Rp18.216   | Rp71.206.344  |
| 4.  | Burger Sambal Matah | 5212      | Rp20.890   | Rp108.878.680 |
| 5.  | Burger Ayam Kemangi | 5212      | Rp24.370   | Rp127.016.440 |



|                         |                |       |          |                        |
|-------------------------|----------------|-------|----------|------------------------|
| 6.                      | Kentang Goreng | 26060 | Rp10.050 | Rp261.903.000          |
| 7.                      | Minuman        | 26060 | Rp8.000  | Rp208.480.000          |
| <b>Total Pendapatan</b> |                |       |          | <b>Rp1.091.330.256</b> |

Sumber : Data Pribadi (2018)

**Tabel 6.4.5 Pendapatan Tahun 2020**

| No.                     | Nama Makanan        | Penjualan | Harga Jual | Pendapatan             |
|-------------------------|---------------------|-----------|------------|------------------------|
| 1.                      | Burger Rendang      | 9611      | Rp29.138   | Rp280.045.318          |
| 2.                      | Burger Balado       | 4805      | Rp26.027   | Rp125.059.735          |
| 3.                      | Burger Sate         | 4805      | Rp19.127   | Rp91.905.235           |
| 4.                      | Burger Sambal Matah | 6407      | Rp21.935   | Rp140.537.545          |
| 5.                      | Burger Ayam Kemangi | 6407      | Rp25.589   | Rp163.948.723          |
| 6.                      | Kentang Goreng      | 32035     | Rp10.553   | Rp338.065.355          |
| 7.                      | Minuman             | 32035     | Rp8.400    | Rp269.094.000          |
| <b>Total Pendapatan</b> |                     |           |            | <b>Rp1.408.655.911</b> |

Sumber : Data Pribadi (2018)

**Tabel 6.4.6 Pendapatan Tahun 2021**

| No. | Nama Makanan   | Penjualan | Harga Jual | Pendapatan    |
|-----|----------------|-----------|------------|---------------|
| 1.  | Burger Rendang | 11229     | Rp30.595   | Rp343.551.255 |
| 2.  | Burger Balado  | 5615      | Rp27.328   | Rp153.446.720 |
| 3.  | Burger Sate    | 5615      | Rp20.083   | Rp112.766.045 |

|                         |                     |       |          |                        |
|-------------------------|---------------------|-------|----------|------------------------|
| 4.                      | Burger Sambal Matah | 7486  | Rp23.032 | Rp172.417.552          |
| 5.                      | Burger Ayam Kemangi | 7486  | Rp26.868 | Rp201.133.848          |
| 6.                      | Kentang Goreng      | 37430 | Rp11.081 | Rp414.761.830          |
| 7.                      | Minuman             | 37430 | Rp8.820  | Rp330.132.600          |
| <b>Total Pendapatan</b> |                     |       |          | <b>Rp1.728.209.850</b> |

Sumber : Data Pribadi (2018)

**Keterangan :**

Berdasarkan data inflasi harga makanan atau *volatile food* per Agustus 2018 secara tahunan (*year on year*) tercatat mengalami kenaikan sebesar 4.97% (www.katadata.co.id, 5 Desember 2018). Maka dari itu Burger Kampoeng menaikkan harga jual sebesar 5% setiap tahunnya

**Tabel 6.4.7 Pajak Penghasilan**

| Tahun | Laba Kotor      | Pajak | Pajak yang dikenakan |
|-------|-----------------|-------|----------------------|
| 2019  | Rp1.091.330.256 | 0.5%  | Rp5.456.651          |
| 2020  | Rp1.408.655.911 | 0.5%  | Rp7.043.280          |
| 2021  | Rp1.728.209.850 | 0.5%  | Rp8.641.049          |

Sumber : Data Pribadi (2018)

**Tabel 6.4.8 Beban Gaji**

|                   |
|-------------------|
| <b>Beban Gaji</b> |
|-------------------|

| No.                     | Nama Pekerjaan | Jumlah Karyawan | Gaji/Bulan  | Bulan | Total                |
|-------------------------|----------------|-----------------|-------------|-------|----------------------|
| 1.                      | Manajer        | 1               | Rp5.000.000 | 12    | Rp60.000.000         |
| 2.                      | Pelayan        | 4               | Rp2.000.000 | 12    | Rp96.000.000         |
| 3.                      | Koki           | 3               | Rp2.500.000 | 12    | Rp90.000.000         |
| 4.                      | Kasir          | 1               | Rp2.000.000 | 12    | Rp24.000.000         |
| <b>Total Beban Gaji</b> |                |                 |             |       | <b>Rp270.000.000</b> |

Sumber : Data Pribadi (2018)

Tabel 6.4.9 Beban THR

| <b>Beban Gaji THR</b>       |                |                 |             |                     |
|-----------------------------|----------------|-----------------|-------------|---------------------|
| No.                         | Nama Pekerjaan | Jumlah Karyawan | Gaji/Bulan  | Total               |
| 1.                          | Manajer        | 1               | Rp5.000.000 | Rp5.000.000         |
| 2.                          | Pelayan        | 4               | Rp2.000.000 | Rp8.000.000         |
| 3.                          | Koki           | 3               | Rp2.500.000 | Rp7.500.000         |
| 4.                          | Kasir          | 1               | Rp2.000.000 | Rp2.000.000         |
| <b>Total Beban Gaji THR</b> |                |                 |             | <b>Rp22.500.000</b> |

Sumber : Data Pribadi (2018)

**Tabel 6.4.10 Beban Promosi**

| <b>Beban Promosi</b>       |                          |              |               |                  |
|----------------------------|--------------------------|--------------|---------------|------------------|
| <b>No.</b>                 | <b>Beban Promosi</b>     | <b>Biaya</b> | <b>Jumlah</b> | <b>Total</b>     |
| 1.                         | Iklan <i>foodblogger</i> | Rp150.000    | 4x/tahun      | Rp600.000        |
| 2.                         | Spanduk                  | Rp68.250     | 2             | Rp136.500        |
| <b>Total Beban Promosi</b> |                          |              |               | <b>Rp736.500</b> |

Sumber : Data Pribadi (2018)

**Tabel 6.4.11 Beban Operasional**

| <b>Biaya Operasional</b>       |                      |                      |
|--------------------------------|----------------------|----------------------|
| <b>No.</b>                     | <b>Nama Beban</b>    | <b>Total</b>         |
| 1.                             | Beban Gaji per Tahun | Rp270.000.000        |
| 2.                             | Beban gaji THR       | Rp22.500.000         |
| 3.                             | Beban Promosi        | Rp736.500            |
| 4.                             | Beban Utilitas       | Rp30.000.000         |
| 5.                             | Beban Sewa           | Rp120.000.000        |
| <b>Total Beban Operasional</b> |                      | <b>Rp443.236.500</b> |

Sumber : Data Pribadi (2018)

**Tabel 6.4.12 Laporan Laba Rugi**

| <b>Keterangan</b>        | <b>Tahun 2019</b> | <b>Tahun 2020</b> | <b>Tahun 2021</b> |
|--------------------------|-------------------|-------------------|-------------------|
| Pendapatan               | Rp1.091.330.256   | Rp1.408.655.911   | Rp1.728.209.850   |
| Pajak                    | (Rp5.456.651)     | (Rp7.043.280)     | (Rp8.641.049)     |
| Pendapatan setelah Pajak | Rp1.085.873.605   | Rp1.401.612.631   | Rp1.719.568.801   |
| Biaya Produksi           | (Rp545.316.628)   | (Rp704.497.751)   | (Rp864.311.726)   |
| Pendapatan Kotor         | Rp540.556.977     | Rp697.114.880     | Rp855.257.075     |
| Beban Operasional        | (Rp443.236.500)   | (Rp443.236.500)   | (Rp443.236.500)   |
| Penyusutan Peralatan     | (Rp18.185.780)    | (Rp18.185.780)    | (Rp18.185.780)    |
| Laba Kotor               | Rp79.134.697      | Rp235.692.600     | Rp393.834.795     |
| Bunga                    | 0                 | 0                 | 0                 |
| Laba Bersih              | Rp79.134.697      | Rp235.692.600     | Rp393.834.795     |

**Sumber : Data Pribadi (2018)**

**Keterangan :**

- Pendapatan diperoleh dari Tabel 6.4.4, Tabel 6.4.5, Tabel 6.4.6
- Biaya Produksi diperoleh dari Tabel 6.4.1, Tabel 6.4.2, Tabel 6.4.3

- Pendapatan kotor = pendapatan – biaya produksi
- Biaya Operasional diperoleh dari Tabel 6.4.11
- Biaya Penyusutan peralatan dari Rp90.928.900/5 tahun = Rp18.185.780
- Laba kotor = pendapatan kotor - beban operasional – beban penyusutan
- Pajak di peroleh dari tabel 6.4.7
- Laba bersih = laba kotor – bunga – pajak
- Arus kas bersih = laba bersih + penyusutan peralatan

### 6.5 Proyeksi Arus Kas

**Tabel 6.5.1 Proyeksi Arus Kas Tahun 2019**

| No.                     | Nama Makanan        | Penjualan | Harga Jual | Pendapatan      |
|-------------------------|---------------------|-----------|------------|-----------------|
| 1.                      | Burger Rendang      | 7818      | Rp27.750   | Rp216.949.500   |
| 2.                      | Burger Balado       | 3909      | Rp24.788   | Rp96.896.292    |
| 3.                      | Burger Sate         | 3909      | Rp18.216   | Rp71.206.344    |
| 4.                      | Burger Sambal Matah | 5212      | Rp20.890   | Rp108.878.680   |
| 5.                      | Burger Ayam Kemangi | 5212      | Rp24.370   | Rp127.016.440   |
| 6.                      | Kentang Goreng      | 26060     | Rp10.050   | Rp261.903.000   |
| 7.                      | Minuman             | 26060     | Rp8.000    | Rp208.480.000   |
| <b>Total Pendapatan</b> |                     |           |            | Rp1.091.330.256 |
| <b>Pajak</b>            |                     |           |            | (Rp5.456.651)   |

| No.                            | Nama Makanan        | Penjualan              | HPP      | Biaya Produksi  |
|--------------------------------|---------------------|------------------------|----------|-----------------|
| 1.                             | Burger Rendang      | 7818                   | Rp13.875 | Rp108.474.750   |
| 2.                             | Burger Balado       | 3909                   | Rp12.394 | Rp48.448.146    |
| 3.                             | Burger Sate         | 3909                   | Rp9.108  | Rp35.603.172    |
| 4.                             | Burger Sambal Matah | 5212                   | Rp10.445 | Rp54.439.340    |
| 5.                             | Burger Ayam Kemangi | 5212                   | Rp12.185 | Rp63.508.220    |
| 6.                             | Kentang Goreng      | 26060                  | Rp5.025  | Rp131.603.000   |
| 7.                             | Minuman             | 26060                  | Rp4.000  | Rp104.240.000   |
| <b>Total Biaya Produksi</b>    |                     |                        |          | (Rp545.316.628) |
| <b>Pendapatan Kotor</b>        |                     |                        |          | Rp540.556.977   |
| <b>Beban Operasional</b>       |                     |                        |          |                 |
| <b>Nama Beban</b>              |                     | <b>Total</b>           |          |                 |
| Beban gaji per tahun           |                     | Rp270.000.000          |          |                 |
| Beban gaji THR                 |                     | Rp22.500.000           |          |                 |
| Beban Promosi                  |                     | Rp736.500              |          |                 |
| Beban utilitas                 |                     | Rp30.000.000           |          |                 |
| Beban sewa                     |                     | Rp120.000.000          |          |                 |
| <b>Total Beban Operasional</b> |                     | <b>(Rp443.236.500)</b> |          |                 |
| <b>Penyusutan Peralatan</b>    |                     | <b>(Rp18.185.780)</b>  |          |                 |
| <b>Laba Kotor</b>              |                     | <b>Rp79.134.697</b>    |          |                 |
| <b>Bunga</b>                   |                     | <b>0</b>               |          |                 |

|                        |              |
|------------------------|--------------|
| <b>Laba Bersih</b>     | Rp79.134.697 |
| <b>Penyusutan</b>      | Rp18.185.780 |
| <b>Arus Kas Bersih</b> | Rp97.320.476 |

Sumber : Data Pribadi (2018)

**Tabel 6.5.2 Proyeksi Arus Kas Tahun 2020**

| No.                     | Nama Makanan        | Penjualan | Harga Jual | Pendapatan      |
|-------------------------|---------------------|-----------|------------|-----------------|
| 1.                      | Burger Rendang      | 9611      | Rp29.138   | Rp280.045.318   |
| 2.                      | Burger Balado       | 4805      | Rp26.027   | Rp125.059.735   |
| 3.                      | Burger Sate         | 4805      | Rp19.127   | Rp91.905.235    |
| 4.                      | Burger Sambal Matah | 6407      | Rp21.935   | Rp140.537.545   |
| 5.                      | Burger Ayam Kemangi | 6407      | Rp25.589   | Rp163.948.723   |
| 6.                      | Kentang Goreng      | 32035     | Rp10.553   | Rp338.065.355   |
| 7.                      | Minuman             | 32035     | Rp8.400    | Rp269.094.000   |
| <b>Total Pendapatan</b> |                     |           |            | Rp1.408.655.911 |
| <b>Pajak</b>            |                     |           |            | (Rp7.043.280)   |
| No.                     | Nama Makanan        | Penjualan | HPP        | Biaya Produksi  |
| 1.                      | Burger Rendang      | 9611      | Rp14.589   | Rp140.214.879   |
| 2.                      | Burger Balado       | 4805      | Rp13.014   | Rp62.532.270    |
| 3.                      | Burger Sate         | 4805      | Rp9.563    | Rp45.950.215    |
| 4.                      | Burger Sambal Matah | 6407      | Rp10.967   | Rp70.265.569    |



|                                |                     |                        |          |                 |
|--------------------------------|---------------------|------------------------|----------|-----------------|
| 5.                             | Burger Ayam Kemangi | 6407                   | Rp12.794 | Rp81.971.158    |
| 6.                             | Kentang Goreng      | 32035                  | Rp5.276  | Rp169.016.660   |
| 7.                             | Tambahan Paket      | 32035                  | Rp4.200  | Rp134.547.000   |
| <b>Total Biaya Produksi</b>    |                     |                        |          | (Rp704.497.751) |
| <b>Pendapatan Kotor</b>        |                     |                        |          | Rp697.114.880   |
| <b>Beban Operasional</b>       |                     |                        |          |                 |
| <b>Nama Beban</b>              |                     | <b>Total</b>           |          |                 |
| Beban gaji per tahun           |                     | Rp270.000.000          |          |                 |
| Beban gaji THR                 |                     | Rp22.500.000           |          |                 |
| Beban Promosi                  |                     | Rp736.500              |          |                 |
| Beban utilitas                 |                     | Rp30.000.000           |          |                 |
| Beban sewa                     |                     | Rp120.000.000          |          |                 |
| <b>Total Beban Operasional</b> |                     | <b>(Rp443.236.500)</b> |          |                 |
| <b>Penyusutan Peralatan</b>    |                     | <b>(Rp18.185.780)</b>  |          |                 |
| <b>Laba Kotor</b>              |                     | <b>Rp235.692.600</b>   |          |                 |
| <b>Bunga</b>                   |                     | <b>0</b>               |          |                 |
| <b>Laba Bersih</b>             |                     | <b>Rp235.692.600</b>   |          |                 |
| <b>Penyusutan</b>              |                     | <b>Rp18.185.780</b>    |          |                 |
| <b>Arus Kas Bersih</b>         |                     | <b>Rp253.878.380</b>   |          |                 |

Sumber : Data Pribadi (2018)

Tabel 6.5.3 Proyeksi Arus Kas Tahun 2021

| No.                         | Nama Makanan        | Penjualan | Harga Jual | Pendapatan      |
|-----------------------------|---------------------|-----------|------------|-----------------|
| 1.                          | Burger Rendang      | 11229     | Rp30.595   | Rp343.551.255   |
| 2.                          | Burger Balado       | 5615      | Rp27.328   | Rp153.446.720   |
| 3.                          | Burger Sate         | 5615      | Rp20.083   | Rp112.766.045   |
| 4.                          | Burger Sambal Matah | 7486      | Rp23.032   | Rp172.417.552   |
| 5.                          | Burger Ayam Kemangi | 7486      | Rp26.868   | Rp201.133.848   |
| 6.                          | Kentang Goreng      | 37430     | Rp11.081   | Rp414.761.830   |
| 7.                          | Minuman             | 37430     | Rp8.820    | Rp330.132.600   |
| <b>Total Pendapatan</b>     |                     |           |            | Rp1.728.209.850 |
| <b>Pajak</b>                |                     |           |            | (Rp8.641.049)   |
| No.                         | Nama Makanan        | Penjualan | HPP        | Biaya Produksi  |
| 1.                          | Burger Rendang      | 11229     | Rp15.318   | Rp172.005.822   |
| 2.                          | Burger Balado       | 5615      | Rp13.665   | Rp76.728.975    |
| 3.                          | Burger Sate         | 5615      | Rp10.041   | Rp56.380.215    |
| 4.                          | Burger Sambal Matah | 7486      | Rp11.515   | Rp86.201.290    |
| 5.                          | Burger Ayam Kemangi | 7486      | Rp13.434   | Rp100.566.924   |
| 6.                          | Kentang Goreng      | 37430     | Rp5.540    | Rp207.362.200   |
| 7.                          | Tambahan Paket      | 37430     | Rp4.410    | Rp165.066.300   |
| <b>Total Biaya Produksi</b> |                     |           |            | (Rp864.311.726) |

|                                |                        |               |
|--------------------------------|------------------------|---------------|
| <b>Pendapatan Kotor</b>        |                        | Rp855.257.075 |
| <b>Beban Operasional</b>       |                        |               |
| <b>Nama Beban</b>              | <b>Total</b>           |               |
| Beban gaji per tahun           | Rp270.000.000          |               |
| Beban gaji THR                 | Rp22.500.000           |               |
| Beban Promosi                  | Rp736.500              |               |
| Beban utilitas                 | Rp30.000.000           |               |
| Beban sewa                     | Rp120.000.000          |               |
| <b>Total Beban Operasional</b> | <b>(Rp443.236.500)</b> |               |
| <b>Penyusutan Peralatan</b>    | <b>(Rp18.185.780)</b>  |               |
| <b>Laba Kotor</b>              | <b>Rp393.834.795</b>   |               |
| <b>Bunga</b>                   | <b>0</b>               |               |
| <b>Laba Bersih</b>             | <b>Rp393.834.795</b>   |               |
| <b>Penyusutan Peralatan</b>    | <b>Rp18.185.780</b>    |               |
| <b>Arus Kas Bersih</b>         | <b>Rp412.020.574</b>   |               |

Sumber : Data Pribadi (2018)

## 6.6 Penilaian Kelayakan Investasi

### 6.6.1 Net Present Value (NPV)

**Tabel 6.6.1 Net Present Value (NPV)**

| <b>Tahun</b> | <b>Operating Cash Flow</b> | <b>Discount Factor</b>     | <b>Present Value</b> |
|--------------|----------------------------|----------------------------|----------------------|
| 2019         | Rp97.320.476               | 0,8333                     | Rp81.097.152         |
| 2020         | Rp253.878.380              | 0,6944                     | Rp176.293.147        |
| 2021         | Rp448.392.134              | 0,5787                     | Rp259.484.528        |
|              |                            | <i>Total Present Value</i> | Rp516.874.827        |
|              |                            | <i>Initial Investment</i>  | Rp190.918.900        |
|              |                            | <b>NPV</b>                 | <b>Rp325.955.927</b> |

**Sumber : Data Pribadi (2018)**

#### Keterangan :

- Arus kas bersih diperoleh dari Tabel 6.5.1, Tabel 6.5.2, dan Tabel 6.5.3
- $Present Value = Operating Cash Flow \times Discount Factor$
- *Initial Investment* adalah modal awal yang diinvestasikan
- $Net Present Value = Total Present Value - Initial Investment$

**Kesimpulan :**

Kriteria NPV adalah :

- a)  $NPV > 0 \rightarrow$  Usaha layak untuk dilaksanakan
- b)  $NPV < 0 \rightarrow$  Usaha tidak layak untuk dilaksanakan
- c)  $NPV = 0 \rightarrow$  Usaha berada pada BEP

Hasil perhitungan NPV diatas menunjukkan bahwa  $NPV = Rp416.980.537 > 0$  maka usaha layak untuk dilaksanakan

**6.6.2 Payback Period****Tabel 6.6.2 Payback Period**

| Tahun | Arus Kas      | Arus Kas Kumulatif |
|-------|---------------|--------------------|
| 2019  | Rp97.320.476  | Rp97.320.476       |
| 2020  | Rp253.878.380 | Rp351.198.856      |
| 2021  | Rp448.392.134 | Rp799.590.990      |

Sumber : Data Pribadi (2018)

$$\text{Payback Period} = n + (a-b) / (c)$$

$$PP = 2 + (Rp190.918.900 - Rp351.198.856) / Rp448.392.134$$

$$PP = 1,64$$

n = Tahun terakhir dimana jumlah arus kas masih belum bisa menutup investasi mula-mula.

a = Jumlah investasi mula-mula.

b = Jumlah kumulatif arus kas pada tahun ke – n

c = Jumlah kumulatif arus kas pada tahun ke n + 1

*Packback period* = 1,64, ini dimaksud ialah nilai investasi akan kembali atau balik modal pada tahun pertama, bulan keenam, pada hari keempat.

### 6.6.3 Profitability Index

$$\begin{aligned} \text{Profitability Index} &= \frac{\text{Total Present Value}}{\text{Total Investment}} \\ &= \text{Rp}516.874.827 / \text{Rp}190.918.900 \\ &= 2,71 \end{aligned}$$

Kesimpulan :

Jadi, karena nilai *Profitability Index* (2,71) > 1 maka usaha ini dapat dikatakan layak untuk dijalankan