

Lampiran

Lampiran 1. Asumsi Biaya Jika Produksi 50.000 Bungkus/bulan

Jenis Biaya	Bahan Baku & Keperluan Operational	Harga Satuan (Rp)	Total Biaya Perbulan (Rp)	Penggunaan/bulan & satuan	Keterangan
Bahan Baku Mentah & Habis Pakai	Tepung terigu	10.600	5.830.000	550 kg	Sumber harga toko Pak Sembiring
	Tepung tapioka	9.820	353.520	36 kg	Sumber harga toko Pak Sembiring
	Penyedap rasa	40	220.000	5.500 g	Sumber harga toko Pak Sembiring
	Pengembang adonan	10.000	120.000	12 botol	Sumber harga toko Pak Sembiring
	Minyak goreng TBHQ	22.833	16.668.090	730 liter	Sumber harga toko Pak Sembiring
	Bumbu coating	46.500	7.951.500	171 kg	Sumber harga toko Pak Sembiring
	Bubuk cabe	80.000	1.760.000	22 kg	Sumber harga toko Pak Sembiring
	Garam (NaCl)	10.000	240.000	24 kg	Sumber harga toko Pak Sembiring
Barang Pelengkap Lainnya	Isi ulang gas LPG 3 kg	19.000	1.387.000	73 tabung	Sumber harga toko Pak Sembiring
	Plastik asoi	32.000	192.000	6 bungkus	Sumber harga toko Pak Sembiring
	Sabun cuci	12.000	144.000	12 bungkus	Sumber harga toko Pak Sembiring
	Kertas bungkus kulit pangsit	20.000	120.000	6 bungkus	Sumber harga toko Pak Sembiring
	Kertas buram penyerap minyak	12.000	144.000	12 bungkus	Sumber harga toko Pak Sembiring
Kemasan & Packaging	Plastik packaging ukuran 16x10 cm	100	5.000.000	50.000 lembar	Sumber harga toko percetakan
	Sticker	100	5.000.000	50.000 lembar	Sumber harga toko percetakan
			45.130.110		
Biaya Sewa Lokasi Produksi	Sewa tempat produksi sekaligus kantor	1.250.000	1.250.000	1 bulan	Sumber harga pemilik tempat
Biaya Listrik & Air	Listrik	1.000.000	1.000.000	1 bulan	Asumsi
	Air	200.000	200.000	1 bulan	Asumsi
			1.200.000		
Biaya Tenaga Kerja Produksi	Gaji Karyawan Produksi	2.710.493	10.841.972	4 orang	Berdasarkan UMP Sumut 2023
	Gaji CEO	5.000.000	5.000.000	1 orang	Asumsi
			15.841.972		
Biaya Distribusi	Karyawan distribusi	2.710.493	2.710.493	1 orang	Berdasarkan UMP Sumut 2023
	Bahan bakar pertalite	500.000	500.000	1 bulan	Asumsi
	Parkir	100.000	100.000	1 bulan	Asumsi
	Service & ganti oli	85.000	85.000	1 bulan	Sumber harga pemilik bengkel
			3.395.493		
Biaya Promosi	Endorsement influencer	1.000.000	1.000.000	1 bulan	Asumsi

Lampiran 2. Laba Rugi Jika Penjualan 50.000 Bungkus/bulan

Rencana Anggaran Pendapatan dan Biaya												
Penjualan per bulan	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	100.000.000	100.000.000	100.000.000	100.000.000	100.000.000	100.000.000	100.000.000
Uraian	Januari	Pebruari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kerupuk Gele-Gele ukuran 20 gram												
Harga Rp.2.000 x 40.000 bungkus	80.000.000	160.000.000	240.000.000	320.000.000	400.000.000	500.000.000	600.000.000	700.000.000	800.000.000	900.000.000	1.000.000.000	1.100.000.000
Total penjualan	80.000.000	160.000.000	240.000.000	320.000.000	400.000.000	500.000.000	600.000.000	700.000.000	800.000.000	900.000.000	1.000.000.000	1.100.000.000
Total Biaya Untuk Produksi 50.000 Bungkus	45.130.110	90.260.220	135.390.330	180.520.440	180.520.440	225.650.550	270.780.660	315.910.770	361.040.880	406.170.990	451.301.100	496.431.210
Biaya Administrasi Umum												
Biaya Gaji Tenaga Kerja (pengolahan)	10.841.972	21.683.944	32.525.916	43.367.888	54.209.860	65.051.832	75.893.804	86.735.776	97.577.748	108.419.720	119.261.692	130.103.664
Biaya Gaji Tenaga Distribusi	2.710.493	5.420.986	8.131.479	10.841.972	13.552.465	16.262.958	18.973.451	21.683.944	24.394.437	27.104.930	29.815.423	32.525.916
Biaya Gaji CEO	5.000.000	10.000.000	15.000.000	20.000.000	25.000.000	30.000.000	35.000.000	40.000.000	45.000.000	50.000.000	55.000.000	60.000.000
Biaya Promosi (Endorsement Influencer)	1.000.000	2.000.000	3.000.000	4.000.000	5.000.000	6.000.000	7.000.000	8.000.000	9.000.000	10.000.000	11.000.000	12.000.000
Biaya Air	200.000	400.000	600.000	800.000	1.000.000	1.200.000	1.400.000	1.600.000	1.800.000	2.000.000	2.200.000	2.400.000
Biaya Listrik	1.000.000	2.000.000	3.000.000	4.000.000	5.000.000	6.000.000	7.000.000	8.000.000	9.000.000	10.000.000	11.000.000	12.000.000
Biaya Sewa Tempat Produksi	1.250.000	2.500.000	3.750.000	5.000.000	6.250.000	7.500.000	8.750.000	10.000.000	11.250.000	12.500.000	13.750.000	15.000.000
Biaya Pertalite	500.000	1.000.000	1.500.000	2.000.000	2.500.000	3.000.000	3.500.000	4.000.000	4.500.000	5.000.000	5.500.000	6.000.000
Biaya Parkir	100.000	200.000	300.000	400.000	500.000	600.000	700.000	800.000	900.000	1.000.000	1.100.000	1.200.000
Biaya Service & Ganti Oli Sepeda Motor	85.000	170.000	255.000	340.000	425.000	510.000	595.000	680.000	765.000	850.000	935.000	1.020.000
Biaya Penyusutan	945.183	1.890.367	2.835.550	3.780.733	4.725.917	5.671.100	6.616.283	7.561.467	8.506.650	9.451.833	10.397.017	11.342.200
Biaya Lain2	1.000.000	2.000.000	3.000.000	4.000.000	5.000.000	6.000.000	7.000.000	8.000.000	9.000.000	10.000.000	11.000.000	12.000.000
Bunga Pinjaman Bank (2%) Dari 120 Juta	2.400.000	4.800.000	7.200.000	9.600.000	12.000.000	13.000.000	14.000.000	14.000.000	14.000.000	14.000.000	14.000.000	14.000.000
Total Biaya	72.162.758	144.325.517	216.488.275	288.651.033	315.683.682	386.446.440	457.209.198	526.971.957	596.734.715	666.497.473	736.260.232	806.022.990
Laba Rugi	7.837.242	15.674.483	23.511.725	31.348.967	84.316.318	113.553.560	142.790.802	173.028.043	203.265.285	233.502.527	263.739.768	293.977.010
BOPO	90.20	90.20	90.20	90.20	78.92	77.29	76.20	75.28	74.59	74.06	73.63	73.27

Lampiran 3. Utang Jika Penjualan 50.000 Bungkus/bulan

No	Bulan (2023)	Jumlah Utang (Rp)			
	Utang Pokok	120,000,000			
	Bunga Per bulan	2%			
		Pokok (Rp)	Angsuran (Rp)	Bunga (Rp)	Total Bunga (Rp)
1	Bulan-1	120,000,000	-	2,400,000	2,400,000
2	Bulan-2	120,000,000	-	2,400,000	4,800,000
3	Bulan-3	120,000,000	-	2,400,000	7,200,000
4	Bulan-4	120,000,000	-	2,400,000	9,600,000
5	Bulan-5	120,000,000	70,000,000	2,400,000	12,000,000
6	Bulan-6	50,000,000		1,000,000	13,000,000
7	Bulan-7	50,000,000	50,000,000	1,000,000	14,000,000
8	Bulan-8	0		-	14,000,000
9	Bulan-9	0		-	14,000,000
10	Bulan-10	0		-	14,000,000
11	Bulan-11	0		-	14,000,000
12	Bulan-12	0		-	14,000,000

Lampiran 4. Setoran Bank Jika Penjualan 50.000 Bungkus/bulan

No	Bulan	Jumlah (Rp)	Setoran (Rp)
1	Bulan-1	40,000,000	-
2	Bulan-2	40,000,000	-
3	Bulan-3	40,000,000	-
4	Bulan-4	40,000,000	-
5	Bulan-5	40,000,000	-
6	Bulan-6	40,000,000	-
7	Bulan-7	65,000,000	25,000,000
8	Bulan-8	65,000,000	-
9	Bulan-9	90,000,000	25,000,000
10	Bulan-10	115,000,000	25,000,000
11	Bulan-11	165,000,000	50,000,000
12	Bulan-12	190,000,000	25,000,000

Lampiran 5. Posisi Keuangan Jika Penjualan 50.000 Bungkus/bulan

Uraian	Bulan-1	Bulan-2	Bulan-3	Bulan-4	Bulan-5	Bulan-6	Bulan-7	Bulan-8	Bulan-9	Bulan-10	Bulan-11	Bulan-12
Aktiva												
Kas	106,098,009	87,196,017	83,294,026	79,392,034	184,042,235	74,224,660	149,407,085	130,589,510	136,771,935	142,954,360	124,136,785	130,319,210
Bank	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	65,000,000	65,000,000	90,000,000	115,000,000	165,000,000	190,000,000
Persediaan Barang	12,684,416	25,368,833	38,053,249	50,737,666	-	-	-	-	-	-	-	-
Gedung	-	-	-	-	-	-	-	-	-	-	-	-
Akumulasi penyusutan Inventaris	-	-	-	-	-	-	-	-	-	-	-	-
Alat Pengangkutan	0	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Mesin - mesin	0	0	0	0	0	0	0	0	0	0	0	0
Alat Bantu	0	0	0	0	0	0	0	0	0	0	0	0
Akumulasi Penyusutan	-945,183	-1,890,367	-2,835,550	-3,780,733	-4,725,917	-5,671,100	-6,616,283	-7,561,467	-8,506,650	-9,451,833	-10,397,017	-11,342,200
Total Aktiva	157,837,242	165,674,483	173,511,725	181,348,967	234,316,318	123,553,560	222,790,802	203,028,043	233,265,285	263,502,527	293,739,768	323,977,010
Passiva												
Kew. Dapat dibayar												
Utang Usaha												
Utang Bank	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	50,000,000	50,000,000	0	0	0	0	0
Kewajiban Lainnya	-	-	-	-	-	-	-	-	-	-	-	-
Total Kewajiban	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	50,000,000	50,000,000	0	0	0	0	0
Ekuitas dan Laba Rugi												
Modal Usaha	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000
Laba Rugi Tahun Lalu	-	-	-	-	-	-	-	-	-	-	-	-
Laba Rugi Tahun Berjalan	7,837,242	15,674,483	23,511,725	31,348,967	84,316,318	113,553,560	142,790,802	173,028,043	203,265,285	233,502,527	263,739,768	293,977,010
Total Passiva	157,837,242	165,674,483	173,511,725	181,348,967	234,316,318	193,553,560	222,790,802	203,028,043	233,265,285	263,502,527	293,739,768	323,977,010
ROA	59.6	56.8	54.2	51.9	86.4	117.3	109.9	127.8	116.2	106.3	97.9	90.7
ROI												195.98

Lampiran 6. Asumsi Biaya Jika Produksi 50.000 Bungkus Untuk 2 Bulan

Jenis Biaya	Bahan Baku & Keperluan Operasional	Harga Satuan (Rp)	Total Biaya Perbulan (Rp)	Penggunaan/bulan & satuan	Keterangan
Bahan Baku Mentah & Habis Paka					
	Tepung terigu	10,600	5,830,000	550 kg	Sumber harga toko Pak Sembiring
	Tepung tapioka	9,820	353,520	36 kg	Sumber harga toko Pak Sembiring
	Penyedap rasa	40	220,000	5,500 g	Sumber harga toko Pak Sembiring
	Pengembang adonan	10,000	120,000	12 botol	Sumber harga toko Pak Sembiring
	Minyak goreng TBHQ	22,833	16,668,090	730 liter	Sumber harga toko Pak Sembiring
	Bumbu coating	46,500	7,951,500	171 kg	Sumber harga toko Pak Sembiring
	Bubuk cabe	80,000	1,760,000	22 kg	Sumber harga toko Pak Sembiring
	Garam (NaCl)	10,000	240,000	24 kg	Sumber harga toko Pak Sembiring
Barang Pelengkap Lainnya	Isi ulang gas LPG 3 kg	19,000	1,387,000	73 tabung	Sumber harga toko Pak Sembiring
	Plastik asoi	32,000	192,000	6 bungkus	Sumber harga toko Pak Sembiring
	Sabun cuci	12,000	144,000	12 bungkus	Sumber harga toko Pak Sembiring
	Kertas bungkus kulit pangsit	20,000	120,000	6 bungkus	Sumber harga toko Pak Sembiring
	Kertas buram penyerap minyak	12,000	144,000	12 bungkus	Sumber harga toko Pak Sembiring
Kemasan & Packaging	Plastik packaging ukuran 16x10 cm	100	5,000,000	50,000 lembar	Sumber harga toko percetakan
	Sticker	100	5,000,000	50,000 lembar	Sumber harga toko percetakan
			45,130,110		
Biaya Sewa Lokasi Produksi	Sewa tempat produksi sekaligus kantor	1,250,000	1,250,000	1 bulan	Sumber harga pemilik tempat
Biaya Listrik & Air	Listrik	1,000,000	1,000,000	1 bulan	Asumsi
	Air	200,000	200,000	1 bulan	Asumsi
			1,200,000		
Biaya Tenaga Kerja Produksi	Gaji Karyawan Produksi	2,710,493	10,841,972	4 orang	Berdasarkan UMP Sumut 2023
	Gaji CEO	5,000,000	5,000,000	1 orang	Asumsi
			15,841,972		
Biaya Distribusi	Karyawan distribusi	2,710,493	2,710,493	1 orang	Berdasarkan UMP Sumut 2023
	Bahan bakar pertalite	500,000	500,000	1 bulan	Asumsi
	Parkir	100,000	100,000	1 bulan	Asumsi
	Service & ganti oli	85,000	85,000	1 bulan	Sumber harga pemilik bengkel
			3,395,493		
Biaya Promosi	Endorsement influencer	1,000,000	1,000,000	1 bulan	Asumsi

Lampiran 7. Laba Rugi Jika Penjualan 25.000 Bungkus/bulan

Rencana Anggaran Pendapatan dan Biaya												
	Produksi	Tidak Produksi	Produksi	Tidak Produksi	Produksi	Tidak Produksi	Produksi	Tidak Produksi	Produksi	Tidak Produksi	Produksi	Tidak Produksi
	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000
Uraian	Januari	Pebruari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	Nopember	Desember
Penjualan per bulan	50,000,000	100,000,000	150,000,000	200,000,000	250,000,000	300,000,000	350,000,000	400,000,000	450,000,000	500,000,000	550,000,000	600,000,000
Kerupuk Gele-Gele ukuran 20 gram												
Harga Rp.2.000 x 25.000 bungkus	50,000,000	100,000,000	150,000,000	200,000,000	250,000,000	300,000,000	350,000,000	400,000,000	450,000,000	500,000,000	550,000,000	600,000,000
Total penjualan	50,000,000	100,000,000	150,000,000	200,000,000	250,000,000	300,000,000	350,000,000	400,000,000	450,000,000	500,000,000	550,000,000	600,000,000
Total Biaya Untuk Produksi 50.000 Bungk	45,130,110	45,130,110	90,260,220	90,260,220	135,390,330	135,390,330	180,520,440	180,520,440	225,650,550	225,650,550	270,780,660	270,780,660
Biaya Administrasi Umum												
Biaya Gaji Tenaga Kerja (pengolahan)	10,841,972	21,683,944	32,525,916	43,367,888	54,209,860	65,051,832	75,893,804	86,735,776	97,577,748	108,419,720	119,261,692	130,103,664
Biaya Gaji Tenaga Distribusi	2,710,493	5,420,986	8,131,479	10,841,972	13,552,465	16,262,958	18,973,451	21,683,944	24,394,437	27,104,930	29,815,423	32,525,916
Biaya Gaji CEO	5,000,000	10,000,000	15,000,000	20,000,000	25,000,000	30,000,000	35,000,000	40,000,000	45,000,000	50,000,000	55,000,000	60,000,000
Biaya Promosi (Endorsement Influencer)	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	11,000,000	12,000,000
Biaya Air	200,000	400,000	600,000	800,000	1,000,000	1,200,000	1,400,000	1,600,000	1,800,000	2,000,000	2,200,000	2,400,000
Biaya Listrik	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	11,000,000	12,000,000
Biaya Sewa Tempat Produksi	1,250,000	2,500,000	3,750,000	5,000,000	6,250,000	7,500,000	8,750,000	10,000,000	11,250,000	12,500,000	13,750,000	15,000,000
Biaya Peralite	500,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	5,500,000	6,000,000
Biaya Parkir	100,000	200,000	300,000	400,000	500,000	600,000	700,000	800,000	900,000	1,000,000	1,100,000	1,200,000
Biaya Service & Ganti Oli Sepeda Motor	85,000	170,000	255,000	340,000	425,000	510,000	595,000	680,000	765,000	850,000	935,000	1,020,000
Biaya Penyusutan	945,183	1,890,367	2,835,550	3,780,733	4,725,917	5,671,100	6,616,283	7,561,467	8,506,650	9,451,833	10,397,017	11,342,200
Biaya Lain2	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	11,000,000	12,000,000
Bunga Pinjaman Bank (2%) Dari 120 Juta	2,400,000	4,800,000	7,200,000	9,600,000	12,000,000	14,400,000	16,800,000	19,200,000	21,600,000	24,000,000	26,400,000	28,800,000
Total Biaya	72,162,758	99,195,407	171,358,165	198,390,813	270,553,572	297,586,220	369,748,978	396,781,627	468,944,385	495,977,033	568,139,792	595,172,440
Laba Rugi	-22,162,758	804,593	-21,358,165	1,609,187	-20,553,572	2,413,780	-19,748,978	3,218,373	-18,944,385	4,022,967	-18,139,792	4,827,560
BOPO	144.33	99.20	114.24	99.20	108.22	99.20	105.64	99.20	104.21	99.20	103.30	99.20

Lampiran 8. Posisi Keuangan Jika Penjualan 25.000 Bungkus/bulan

Uraian	Bulan-1	Bulan-2	Bulan-3	Bulan-4	Bulan-5	Bulan-6	Bulan-7	Bulan-8	Bulan-9	Bulan-10	Bulan-11	Bulan-12
Aktiva												
Kas	360,384	55,983,960	3,055,344	58,678,920	5,750,304	61,373,880	8,445,264	64,068,840	11,140,224	66,763,800	13,835,184	69,458,760
Bank	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000
Persediaan Barang	31,711,041		31,711,041		31,711,041		31,711,041		31,711,041		31,711,041	
Gedung	-	-	-	-	-	-	-	-	-	-	-	-
Akumulasi penyusutan Inventaris	-	-	-	-	-	-	-	-	-	-	-	-
Alat Pengangkutan	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Mesin - mesin	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000
Alat Bantu	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Akumulasi Penyusutan	-945,183	-1,890,367	-2,835,550	-3,780,733	-4,725,917	-5,671,100	-6,616,283	-7,561,467	-8,506,650	-9,451,833	-10,397,017	-11,342,200
Total Aktiva	127,837,242	150,804,593	128,641,835	151,609,187	129,446,428	152,413,780	130,251,022	153,218,373	131,055,615	154,022,967	131,860,208	154,827,560
Passiva												
Kew. Dapat dibayar												
Utang Usaha												
Utang Bank	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000
Kewajiban Lainnya	-	-	-	-	-	-	-	-	-	-	-	-
Total Kewajiban	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000	120,000,000
Ekuitas dan Laba Rugi												
Modal Usaha	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000
Laba Rugi Tahun Lalu	-	-	-	-	-	-	-	-	-	-	-	-
Laba Rugi Tahun Berjalan	-22,162,758	804,593	-21,358,165	1,609,187	-20,553,572	2,413,780	-19,748,978	3,218,373	-18,944,385	4,022,967	-18,139,792	4,827,560
Total Passiva	127,837,242	150,804,593	128,641,835	151,609,187	129,446,428	152,413,780	130,251,022	153,218,373	131,055,615	154,022,967	131,860,208	154,827,560
ROA	-208.0	3.2	-66.4	3.2	-38.1	3.2	-26.0	3.2	-19.3	3.1	-15.0	3.1
ROI												3.22

Lampiran 9. Asumsi Biaya Jika Produksi 30.000 Bungkus/bulan

Jenis Biaya	Bahan Baku & Keperluan Operasional	Harga Satuan (Rp)	Total Biaya Perbulan (Rp)	Penggunaan/bulan & satuan	Keterangan
Bahan Baku Mentah & Habis Paka	Tepung terigu	10,600	3,498,000	330 kg	Sumber harga toko Pak Sembiring
	Tepung tapioka	9,820	212,112	22 kg	Sumber harga toko Pak Sembiring
	Penyedap rasa	40	132,000	3,300 g	Sumber harga toko Pak Sembiring
	Pengembang adonan	10,000	72,000	7 botol	Sumber harga toko Pak Sembiring
	Minyak goreng TBHQ	22,833	10,000,854	438 liter	Sumber harga toko Pak Sembiring
	Bumbu coating	46,500	4,770,900	103 kg	Sumber harga toko Pak Sembiring
	Bubuk cabe	80,000	1,056,000	13 kg	Sumber harga toko Pak Sembiring
	Garam (NaCl)	10,000	144,000	14 kg	Sumber harga toko Pak Sembiring
Barang Pelengkap Lainnya	Isi ulang gas LPG 3 kg	19,000	832,200	44 tabung	Sumber harga toko Pak Sembiring
	Plastik asoi	32,000	115,200	4 bungkus	Sumber harga toko Pak Sembiring
	Sabun cuci	12,000	86,400	7 bungkus	Sumber harga toko Pak Sembiring
	Kertas bungkus kulit pangsit	20,000	72,000	4 bungkus	Sumber harga toko Pak Sembiring
	Kertas buram penyerap minyak	12,000	86,400	7 bungkus	Sumber harga toko Pak Sembiring
Kemasan & Packaging	Plastik packaging ukuran 16x10 cm	100	3,000,000	30,000 lembar	Sumber harga toko percetakan
	Sticker	100	3,000,000	30,000 lembar	Sumber harga toko percetakan
			27,078,066		
Biaya Sewa Lokasi Produksi	Sewa tempat produksi sekaligus kantor	1,250,000	1,250,000	1 bulan	Sumber harga pemilik tempat
Biaya Listrik & Air	Listrik	1,000,000	1,000,000	1 bulan	Asumsi
	Air	200,000	200,000	1 bulan	Asumsi
			1,200,000		
Biaya Tenaga Kerja Produksi	Gaji Karyawan Produksi	2,710,493	5,420,986	2 orang	Berdasarkan UMP Sumut 2023
	Gaji CEO	5,000,000	5,000,000	1 orang	Asumsi
			10,420,986		
Biaya Distribusi	Karyawan distribusi	2,710,493	2,710,493	1 orang	Berdasarkan UMP Sumut 2023
	Bahan bakar pertalite	500,000	500,000	1 bulan	Asumsi
	Parkir	100,000	100,000	1 bulan	Asumsi
	Service & ganti oli	85,000	85,000	1 bulan	Sumber harga pemilik bengkel
			3,395,493		
Biaya Promosi	Endorsement influencer	1,000,000	1,000,000	1 bulan	Asumsi

Lampiran 10. Laba Rugi Jika Penjualan 30.000 Bungkus/bulan

Rencana Anggaran Pendapatan dan Biaya	Produksi											
	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000
Uraian	Januari	Pebruari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Penjualan per bulan	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000	60,000,000
Kerupuk Gele-Gele ukuran 20 gram												
Harga Rp.2.000 x 30.000 bungkus	60,000,000	120,000,000	180,000,000	240,000,000	300,000,000	360,000,000	420,000,000	480,000,000	540,000,000	600,000,000	660,000,000	720,000,000
Total penjualan	60,000,000	120,000,000	180,000,000	240,000,000	300,000,000	360,000,000	420,000,000	480,000,000	540,000,000	600,000,000	660,000,000	720,000,000
Total Biaya Untuk Produksi 30.000 Bungkus	27,078,066	54,156,132	81,234,198	108,312,264	135,390,330	162,468,396	189,546,462	216,624,528	243,702,594	270,780,660	297,858,726	324,936,792
Biaya Administrasi Umum												
Biaya Gaji Tenaga Kerja (pengolahan)	5,420,986	10,841,972	16,262,958	21,683,944	27,104,930	32,525,916	37,946,902	43,367,888	48,788,874	54,209,860	59,630,846	65,051,832
Biaya Gaji Tenaga Distribusi	2,710,493	5,420,986	8,131,479	10,841,972	13,552,465	16,262,958	18,973,451	21,683,944	24,394,437	27,104,930	29,815,423	32,525,916
Biaya Gaji CEO	5,000,000	10,000,000	15,000,000	20,000,000	25,000,000	30,000,000	35,000,000	40,000,000	45,000,000	50,000,000	55,000,000	60,000,000
Biaya Promosi (Endorsement Influencer)	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	11,000,000	12,000,000
Biaya Air	200,000	400,000	600,000	800,000	1,000,000	1,200,000	1,400,000	1,600,000	1,800,000	2,000,000	2,200,000	2,400,000
Biaya Listrik	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	11,000,000	12,000,000
Biaya Sewa Tempat Produksi	1,250,000	2,500,000	3,750,000	5,000,000	6,250,000	7,500,000	8,750,000	10,000,000	11,250,000	12,500,000	13,750,000	15,000,000
Biaya Pertalite	500,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000	5,500,000	6,000,000
Biaya Parkir	100,000	200,000	300,000	400,000	500,000	600,000	700,000	800,000	900,000	1,000,000	1,100,000	1,200,000
Biaya Service & Ganti Oli Sepeda Motor	85,000	170,000	255,000	340,000	425,000	510,000	595,000	680,000	765,000	850,000	935,000	1,020,000
Biaya Penyusutan	945,193	1,890,387	2,835,580	3,780,773	4,725,967	5,671,160	6,616,353	7,561,547	8,506,740	9,451,934	10,397,127	11,342,320
Biaya Lain2	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	8,000,000	9,000,000	10,000,000	11,000,000	12,000,000
Bunga Pinjaman Bank (2%) Dari 120 Juta	2,400,000	4,300,000	5,700,000	6,900,000	7,800,000	8,500,000	8,900,000	9,100,000	9,100,000	9,100,000	9,100,000	9,100,000
Total Biaya	48,689,728	96,879,457	144,569,185	192,058,913	239,248,642	286,238,370	332,928,098	379,417,827	425,707,555	471,997,283	518,287,012	564,576,740
Labarugi	11,310,272	23,120,543	35,430,815	47,941,087	60,751,358	73,761,630	87,071,902	100,582,173	114,292,445	128,002,717	141,712,988	155,423,260
BOPO	81.15	80.73	80.32	80.02	79.75	79.51	79.27	79.05	78.83	78.67	78.53	78.41

Lampiran 11. Utang Jika Penjualan 30.000 Bungkus/bulan

No	Bulan (2023)	Jumlah Utang (Rp)			
	Utang Pokok	120,000,000			
	Bunga Per bulan	2%			
		Pokok (Rp)	Angsuran (Rp)	Bunga (Rp)	Total Bunga (Rp)
		120,000,000	-		
1	Bulan-1	95,000,000	25,000,000	2,400,000	2,400,000
2	Bulan-2	70,000,000	25,000,000	1,900,000	4,300,000
3	Bulan-3	60,000,000	10,000,000	1,400,000	5,700,000
4	Bulan-4	45,000,000	15,000,000	1,200,000	6,900,000
5	Bulan-5	35,000,000	10,000,000	900,000	7,800,000
6	Bulan-6	20,000,000	15,000,000	700,000	8,500,000
7	Bulan-7	10,000,000	10,000,000	400,000	8,900,000
8	Bulan-8	-	10,000,000	200,000	9,100,000
9	Bulan-9	-	-	-	9,100,000
10	Bulan-10	-	-	-	9,100,000
11	Bulan-11	-	-	-	9,100,000
12	Bulan-12	-	-	-	9,100,000

Lampiran 12. Setoran Bank Jika Penjualan 30.000 Bungkus/bulan

No	Bulan	Jumlah (Rp)	Setoran (Rp)	Saldo
1	Bulan-1	40,000,000	-	40,000,000
2	Bulan-2	40,000,000	-	40,000,000
3	Bulan-3	40,000,000	-	40,000,000
4	Bulan-4	40,000,000	-	40,000,000
5	Bulan-5	40,000,000	-	40,000,000
6	Bulan-6	40,000,000	-	40,000,000
7	Bulan-7	40,000,000	-	40,000,000
8	Bulan-8	40,000,000	10,000,000	50,000,000
9	Bulan-9	50,000,000	15,000,000	65,000,000
10	Bulan-10	65,000,000	15,000,000	80,000,000
11	Bulan-11	80,000,000	10,000,000	90,000,000
12	Bulan-12	90,000,000	20,000,000	110,000,000

Lampiran 13. Posisi Keuangan Jika Penjualan 30.000 Bungkus/bulan

Uraian	Bulan-1	Bulan-2	Bulan-3	Bulan-4	Bulan-5	Bulan-6	Bulan-7	Bulan-8	Bulan-9	Bulan-10	Bulan-11	Bulan-12
Aktiva												
Kas	40,544,455	28,299,910	31,555,365	30,010,820	33,766,275	32,721,730	36,977,185	31,432,640	31,088,095	30,743,550	35,399,005	30,054,460
Bank	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	50,000,000	65,000,000	80,000,000	90,000,000	110,000,000
Persediaan Barang	-	-	-	-	-	-	-	-	-	-	-	-
Gedung	-	-	-	-	-	-	-	-	-	-	-	-
Akumulasi penyusutan Inventaris	-	-	-	-	-	-	-	-	-	-	-	-
Alat Pengangkutan	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Mesin - mesin	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000	38,711,000
Alat Bantu	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Akumulasi Penyusutan	-945,183	-1,890,367	-2,835,550	-3,780,733	-4,725,917	-5,671,100	-6,616,283	-7,561,467	-8,506,650	-9,451,833	-10,397,017	-11,342,200
Total Aktiva	136,310,272	123,120,543	125,430,815	122,941,087	125,751,358	123,761,630	127,071,902	130,582,173	144,292,445	158,002,717	171,712,988	185,423,260
Passiva												
Kew. Dapat dibayar												
Utang Usaha												
Utang Bank	95,000,000	70,000,000	60,000,000	45,000,000	35,000,000	20,000,000	10,000,000	0	0	0	0	0
Kewajiban Lainnya	-	-	-	-	-	-	-	-	-	-	-	-
Total Kewajiban	95,000,000	70,000,000	60,000,000	45,000,000	35,000,000	20,000,000	10,000,000	0	0	0	0	0
Ekuitas dan Laba Rugi												
Modal Usaha	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000	30,000,000
Laba Rugi Tahun Lalu	-	-	-	-	-	-	-	-	-	-	-	-
Laba Rugi Tahun Berjalan	11,310,272	23,120,543	35,430,815	47,941,087	60,751,358	73,761,630	87,071,902	100,582,173	114,292,445	128,002,717	141,712,988	155,423,260
Total Passiva	136,310,272	123,120,543	125,430,815	122,941,087	125,751,358	123,761,630	127,071,902	130,582,173	144,292,445	158,002,717	171,712,988	185,423,260
ROA	99.6	112.7	113.0	117.0	115.9	119.2	117.5	115.5	105.6	97.2	90.0	83.8
ROI												103.62

Lampiran 14. Dokumentasi

