

## BAB X PROYEKSI PROYEKSI KEUANGAN

### 10.1 Pendanaan dan Biaya

Untuk menjalankan ide bisnis tersebut, Cooking Media memerlukan biaya pada tahun pertama(T1), tahun kedua(T2) dan tahun ketiga(T3) sebagai berikut:

**Tabel 10. 1 Proyeksi Biaya Tahun Pertama**

Sumber: Cooking Media, 2021

START UP EXPENSES T1		
<b>Fixed Costs</b>		Pertahun
1	Legal & Permits	Rp 2,750,000
2	Fasilitas Kantor / ruang kerja	Rp 34,250,000
3	Website & Aplikasi Development	Rp 5,000,000
4	Fasilitas dapur	Rp 11,625,000
5	Fasilitas gudang	Rp 15,050,000
6	Fasilitas packing	Rp 2,125,000
7	fasilitas pengantaran	Rp 2,800,000
8	Persediaan	Rp 402,000,000
<b>Total Fixed Costs</b>		<b>Rp 476,830,000</b>
<b>Average Monthly Costs</b>		Perbulan
1	Rent	Rp7,200,000
2	Utilities	Rp3,400,000
3	Salaries / Wages	Rp7,500,000
4	Biaya maintenance AC	Rp 60,000
5	Marketing	Rp7,916,666.67
<b>Total Average Monthly Costs</b>		

	x Number of Months:	12
<b>Total Monthly Costs</b>		<b>Rp 312,920,000</b>
<b>Total Startup Expenses</b>		<b>Rp 789,750,000</b>

**Tabel 10. 2 Proyeksi Pendanaan dan Biaya Tahun Kedua**

Sumber: Cooking Media, 2021

<b>START UP EXPENSES T2</b>		
<b>Fixed Costs</b>		
1	Legal & Permits	Rp0
2	Fasilitas Kantor / ruang kerja	Rp0
3	Website & Aplikasi Development	Rp70,000,000.00
4	Fasilitas dapur	Rp6,875,000
5	Fasilitas gudang	Rp5,000,000.00
6	Fasilitas packing	Rp1,625,000.00
7	fasilitas pengantaran	Rp 1,750,000.00
8	Persediaan	Rp 852,000,000
<b>Total Fixed Costs</b>		<b>Rp 937,250,000</b>
<b>Average Monthly Costs</b>		
1	Rent	Rp7,200,000
2	Utilities	Rp4,900,000
3	Salaries / Wages	Rp34,500,000
4	Biaya maintenance AC	Rp166,667
5	Biaya maintenance mesin Giling	Rp66,667
6	Marketing	Rp8,500,000
<b>Total Average Monthly Costs</b>		
	x Number of Months:	12
<b>Total Monthly Costs</b>		<b>Rp 664,000,000</b>
<b>Total Startup Expenses</b>		<b>Rp 1,601,250,000</b>

**Tabel 10. 3 Biaya Tahun Ketiga**

Sumber: Cooking Media, 2021

<b>START UP EXPENSES T3</b>		
<b>Fixed Costs</b>		
1	Legal & Permits	Rp0
2	Fasilitas Kantor / ruang kerja	Rp0
3	Website & Aplikasi Development	Rp 15,000,000
4	Fasilitas dapur	Rp 13,000,000
5	Fasilitas gudang	Rp 12,250,000
6	Fasilitas packing	Rp 2,625,000
7	fasilitas pengantaran	Rp 2,450,000.00
8	Persediaan	Rp 2,476,800,000
9	Kerja sama supermarket	Rp 50,000,000
<b>Total Fixed Costs</b>		<b>Rp 2,572,125,000</b>
<b>Average Monthly Costs</b>		
1	Rent	Rp10,500,000
2	Utilities	Rp7,100,000
3	Salaries / Wages	Rp59,500,000
4	Biaya maintenance AC	Rp300,000
5	Biaya maintenance mesin giling	Rp133,333
6	Marketing	Rp9,833,333
<b>Total Average Monthly Costs</b>		

	x Number of Months:	12
<b>Total Monthly Costs</b>		<b>Rp1,048,400,000</b>
<b>Total Start-up Expenses</b>		<b>Rp 3,620,525,000</b>

**Tabel 10. 4 Startup Asset**  
Sumber: Cooking Media, 2021

<b>STARTUP ASSET</b>			
<b>Rp789,750,000</b>			
<b>Owner Funding (internal Funding)</b>		<b>15%</b>	<b>dari total biaya yang dibutuhkan</b>
1	Founder 1 Cash	30%	Rp35,538,750
2	Founder 2 Cash	30%	Rp35,538,750
3	Founder 3 Cash	20%	Rp23,692,500
4	Founder 4 Cash	20%	Rp23,692,500
<b>Total Owner Funding</b>			<b>Rp118,462,500</b>
<b>External Funding</b>		<b>85%</b>	<b>dari total biaya yang dibutuhkan</b>
2	Capital Investment		Rp666,287,500
3	Other		Rp5,000,000
<b>Total External Funding</b>			<b>Rp671,287,500</b>
<b>Total Funding</b>			<b>Rp789,750,000</b>

Melihat Kebutuhan Cooking Media pada tahun pertama yaitu sebesar Rp 789.750.000, Kami akan mengajukan dana dari Investor sebesar 85% dari total kebutuhan Cooking Media yaitu Rp 666.287.500 untuk tahun pertama. Sedangkan 15% dari total dana akan didapat dari *Owner Funding*.

## 10.2 Proyeksi Penjualan

Berikut adalah daftar 10 menu pertama yang akan dijual oleh Cooking Media beserta *forecast* penjualan dalam 1 tahun pertama:

**Tabel 10. 5 Proyeksi Penjualan**

Sumber: Cooking Media, 2021

Units Sold	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4	Total Units Sold
Bahan Baku siap masak	2,000	3,000	4,500	5,500	15,000

Unit Price	Avg Unit Price
Bahan Baku siap masak	Rp48,000

Sales Growth Rate	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4	Avg Growth Rate
Bahan Baku siap masak	0%	50%	50%	22%	30%

Revenue	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4	Total Revenue
Bahan Baku siap masak	Rp96,000,00	Rp144,000,00	Rp216,000,00	Rp264,000,000	Rp720,000,000

Unit COGS	Avg COGS
Bahan Baku siap masak	Rp26,800

Margin Per Unit	Avg Margin
Bahan Baku siap masak	44.81%

Gross Profit	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4	Total
Bahan Baku siap masak	Rp42,400,000	Rp63,600,00	Rp95,400,000	Rp116,600,000	<b>Rp318,000,000</b>

### 10.3 Proyeksi Penjualan 3-Tahun

**Tabel 10. 6 Proyeksi Penjualan 3 Tahun**

Sumber: Cooking Media, 2021

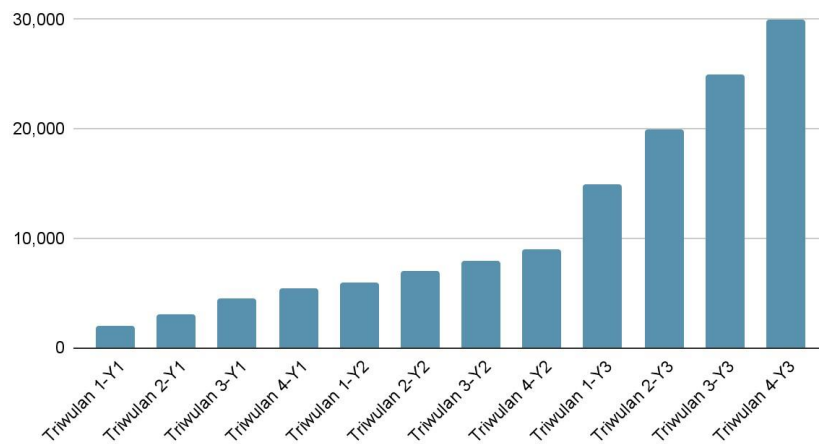
	Year 1	Year 2	Year 3	Yr 2 vs Yr 1	Yr 3 vs Yr 2
<b>Total Units Sold</b>				<b>% Change</b>	
Bahan Baku Siap Masak	15.000	30.000	90.000	50%	60%
<b>Avg Unit Price</b>				<b>Difference</b>	
Bahan Baku Siap Masak	Rp 48.000	Rp 51.667	Rp 50.280	-	-
<b>Avg Sales Growth Rate</b>				<b>Difference</b>	
Bahan Baku Siap Masak	0%	100%	200%	100%	100%
<b>Total Revenue</b>				<b>Difference</b>	
Bahan Baku Siap Masak	<b>Rp 720.000.000</b>	<b>Rp 1.550.000.000</b>	<b>Rp 4.552.200.000</b>	Rp 830.000.000	Rp 3.002.200.000
<b>Avg Unit COGS</b>				<b>Difference</b>	
Bahan Baku Siap Masak	Rp 26.800	Rp 28.400	Rp 27.520	0	0

Total COGS	Rp 402.000.000	Rp 852.000.000	Rp 2.476.800.000	Rp 450.000.000	Rp 1.624.800.000
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Avg Margin Per Unit				Difference	
Bahan Baku Siap Masak	Rp 21.200	Rp 23.226,67	Rp 22.760	Rp 2.026,67	Rp 466,67

Total Gross Profit				Difference	
Bahan Baku Siap Masak	<b>Rp 318.000.000</b>	<b>Rp 698.000.000</b>	<b>Rp 2.048.400.000</b>	Rp 32.750.000	Rp 66.650.000

3-Year Sales Forecast (Bahan Baku Siap Masak)



**Gambar 10. 1 Diagram Kenaikan Penjualan Cooking Media**

Sumber: Cooking Media, 2021

#### 10.4 Proyeksi Laba Rugi

**Tabel 10. 7 Proyeksi Laba Rugi**

Sumber: Cooking Media, 2021



INCOME	Year 1	Year 2	Year 3
	% of OI	% of OI	% of OI
<b>Operating Income</b>			
	Rp 720.000.000	Rp 1.550.000.000	Rp 4.525.200.000
	100%	100%	
Sales Revenue 100			
<b>Total Operating Income (OI)</b>	Rp 720.000.000	Rp 1.550.000.000	Rp 4.525.200.000
	100%	100%	

EXPENSES			
Operating Expenses			
COGS	Rp 402.000.000	Rp 852.000.000	Rp 2.467.800.000
Fixed Cost	Rp 73.600.000	Rp 85.250.000	Rp 42.875.000
Marketing	Rp 95.000.000	Rp 102.000.000	Rp 118.000.000
Rent	Rp 86.400.000	Rp 86.400.000	Rp 126.000.000
Utilities	Rp 90.000.000	Rp 414.000.000	Rp 645.000.000
Maintenance AC & Mesin	Rp 40.800.000	Rp 58.800.000	Rp 85.200.000
	Rp 1.200.000	Rp 2.800,000	Rp5,200,000
<b>Total EXPENSES</b>	<b>Rp 789.000.000</b>	<b>Rp 1.601.250.000</b>	<b>Rp 3.490.075.000</b>

Net Income Before Taxes 1.035.125.000	-Rp 69.000.000	-Rp 51,250,000	Rp
<b>NET INCOME</b>	<b>-Rp 75.900.000</b>	<b>-Rp 56.375.000</b>	<b>Rp 931.612.500</b>
Owner Distributions / Dividends	Rp. 0	Rp. 0	Rp274.623.7500
Adjustment to Retained Earnings	Rp. 0 Rp. 640.788.750	Rp. 0	

**10.5 Balance Sheet**

**Tabel 10. 8 Balance Sheet**

Sumber: Cooking Media

Assets	Year 1	Year 2	Year 3
<b>Current Assets</b>			
Kas	Rp 227.000.000	Rp 576.800.000	Rp 1.048.000.000
Persediaan	Rp402,000,000	Rp 852.000.000	Rp2,476,800,000
Perlengkapan			
Piutang	Rp 11.600.000	Rp 11.250.000	RRp 21.325.000
	Rp 0	Rp 0	Rp 0
<i>Total current assets</i>	Rp 640.600.000	Rp 1.440.050.000	Rp 3.538.925.000

<i>Fixed (Long-Term) Assets</i>			
Sewa (Gedung)	Rp 80.400.000	Rp 80.400.000	Rp120.000.000
Sewa (Kulkas)			
Peralatan (Dapur)	Rp 30.000.000	Rp 60.000.000	Rp 90.000.000
(Depresiasi)	Rp 45.000.000	Rp 49.000.000	Rp 81.500.000
Website & Aplikasi	(Rp 11.250.000)	(Rp 12.500.000)	(Rp 20.375.000)
	Rp 5.000.000	Rp 70.000.000	Rp 15.000.000
<i>Total fixed assets</i>	Rp 149.150,000	Rp247.150.000	Rp 286.125.000
<b>Total Assets</b>	<b>Rp 789.750.000</b>	<b>Rp 1.687.200.000</b>	<b>Rp 3.825.050.000</b>

<i>Liabilities and Owner's Equity</i>			
<i>Long-Term Liabilities</i>			
Capital Investment	Rp 666.287.500	Rp 1.662.200.000	Rp 3.230.104.750
<i>Total long-term liabilities</i>	<b>Rp 666.287.500</b>	Rp 1.662.200.000	Rp 3.230.104.750

<b>Owner's Equity</b>			
Owner's Equity	Rp 118.462.500	Rp 253.080.000	Rp 573.757.500
Other's Capital	Rp 5.000.000	Rp 5.000.000	Rp 5.000.000
Retained earnings	Rp 0	Rp 0	Rp 569.945.250
<i>Total owner's equity</i>	Rp 25.000.000	Rp 258.080.000	Rp 1.148.702.750
<b>Total Liabilities and Owner's Equity</b>	<b>Rp 789,750,000</b>	<b>Rp 1,687,200,000</b>	<b>Rp 3,825,050,000</b>

Common Financial Ratios	Tahun1	Tahun 2	Tahun 3
<b>Debt Ratio</b> (Total Liabilities / Total Assets)	0,97	0,99	0,84
<b>Assets-to-Equity Ratio</b> (Total Assets / Owner's Equity)	3,2	67,5	6,4
<b>Debt-to-Equity Ratio</b> (Total Liabilities / Owner's Equity)	30,60	66,45	129,20

## 10.6 Arus Kas 3-Tahun

**Tabel 10. 9 Arus Kas 3 Tahun**

Sumber: Cooking Media, 2021

CASH BALANCE	Tahun1	Tahun 2	Tahun 3
Date Ending	30/5/23	30/5/24	30/5/25

Cash at Beginning of Period	Rp 227.000.000	Rp 576.800.000	Rp 1.040.800.000
Cash at End of Period	Rp 576.800.000	Rp 1.040.800.000	Rp 569,945,250

<b>CASH INFLOWS</b>	Tahun 1	Tahun 2	Tahun 3
<i>Cash from Operations</i>			
Sales	Rp 720.000.000	Rp 1.550.000.000	Rp 4.525.200.000
<b>Total Cash from Operations</b>	Rp 720.000.000	Rp 1.550.000.000	Rp 4.525.200.000
<b>Total Cash Inflows</b>	<b>Rp 720.000.000</b>	<b>Rp 1.550.000.000</b>	<b>Rp 4.525.200.000</b>

<b>CASH OUTFLOWS</b>	Tahun 1	Tahun 2	Tahun 3
<i>Operations &amp; Marketing</i>			
Operational & Marketing Cost	Rp 341.520.000	Rp 700.250.000	Rp 1.062.225.000
Inventory Purchases	Rp 402.000.000	Rp 852.000.000	Rp 2.476.800.000
<b>Total Outflows from Operations &amp; Marketing</b>	<b>Rp 743.520.000</b>	<b>Rp 1.552.250.000</b>	<b>Rp 3.539.025.000</b>
<i>Financing</i>			
Dividends Paid	Rp 0	Rp 0	Rp 0
<b>Total Outflows from Financing</b>	<b>Rp 0</b>	<b>Rp 0</b>	<b>Rp 0</b>

## Financing

### Investing

Purchase Equipment	Rp 45.000.000	Rp 49.000.000	Rp 81.500.000
<b>Total Outflows from Investing</b>	<b>Rp 45.000.000</b>	<b>Rp 49.000.000</b>	<b>Rp 81.500.000</b>
<b>Total Cash Outflows</b>	<b>Rp 788.250.000</b>	<b>Rp 1.601.250.000</b>	<b>Rp 3.891.927.500</b>
<b>NET CASH FLOW</b>	<b>(Rp 68.250.000)</b>	<b>(Rp 51.250.000)</b>	<b>Rp 633.272.500</b>

## 10.7 Break Event Point

**Tabel 10. 10 Break Event Point**

Sumber: Cooking Media, 2021

Average Selling Price (per unit)	Rp 48.000
<b>FIXED COSTS</b>	
Rent (Building)	Rp80.400.000
Rent (freezer)	Rp 30.000.000
Equipment	Rp 45.000.000
(depresiasi)	(Rp 11.250.000)
Aplikasi & website	Rp 5.000.000
<b>Total Fixed Costs</b>	<b>Rp149.150.000</b>

<b>VARIABLE COSTS</b>		<b>Per Unit</b>
<i>Variable Costs based on dollar amount per unit</i>		
Cost of Goods Sold		Rp 402.000.000
Wages		Rp 90.000.000
Perlengkapan		Rp 11.600.000
utilities		Rp 40.800.000
maintenance (AC)		Rp 1.200.000
Marketing		Rp 95.000.000
<b>Total</b>		<b>Rp 640.600.000</b>
<b>Total Variable &amp; fixed cost</b>		<b>Rp 789.750.000</b>

<b>Total Variable Cost per Unit</b>	<b>Rp 38.933</b>
Contribution Margin per Unit	<b>Rp 9.067</b>
Contribution Margin Ratio	<b>23%</b>

<b>Break-Even Point</b>	
<b>Break-Even Units</b>	<b>16.454 units</b>
<b>Break-Even Sales</b>	<b>Rp 789.792.000</b>
<b>ROI</b>	<b>8,1%</b>
<b>RRI</b>	<b>0,0088</b>

**Payback Period**

**2 Tahun, 3 Bulan**



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