

## Analysis of Banua Berkah Tsunami Business Revenue as Guided by the Kanwil DJPB Central Sulawesi

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### ARTICLE INFO

#### Article history:

Received Apr 03, 2024

Revised Apr 15, 2024

Accepted Apr 26, 2024

#### Keywords:

Income  
Business Feasibility  
MSMEs

### ABSTRACT

Banua Berkah Tsunami is a business that produces banana chips, fried onions and tuna floss. This research aims to analyze the income and feasibility of the Banua Berkah Tsunami business under the guidance of the Ministry of Finance of Palu City. The data analysis method used is an income analysis formula consisting of TC, TR, and  $\pi$  (profit). Meanwhile, to calculate business feasibility, use the Revenue Cost Ratio (R/C Ratio) formula. The research results show that the average income from the Banua Berkah Tsunami business is IDR 5,750,000/month with production costs incurred of IDR 4,285,423/month. These production costs consist of fixed costs of IDR 141,173/month and variable costs of IDR 4,144,250/month. From the results of data analysis, it was found that the income obtained from the Banua Berkah Tsunami business was IDR 1,464,577/month. Based on the calculation of business feasibility (R/C Ratio), a value (R/C Ratio) of 1.34 or  $1.34 > 1$  is obtained, meaning that for every cost incurred Rp. So it can be concluded that the Banua Berkah Tsunami business can be said to be profitable and worth running.

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## 1. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are an important component of the Indonesian economy. In the midst of the economic crisis that has hit, MSMEs have become the main pillar of the Indonesian economic system. These businesses operate in the real sector, which is less affected than the monetary sector so that when the economic crisis hits, MSMEs are able to survive (Yuniar et al., 2022). The current unstable economy in Indonesia has caused an increase in the level of educated unemployment who do not yet have a job. Reducing poverty and unemployment levels in Indonesia can be achieved by empowering Micro, Small and Medium Enterprises (MSMEs).

Empowering MSMEs is important for the global economy because MSMEs are the backbone of the world economy, this requires synergy and the role of various parties to increase the strengthening of the MSME sector. (Bahasoan et al., 2024). In accordance with article 97 of the Job Creation Law, it is stated that the central government and regional governments are obliged to allocate at least 40% of MSME products/services from domestic production. (Ariyanti, 2023). In this case, the Ministry of Finance, especially the Central Sulawesi DJPb Regional Office, has a work

program regarding the empowerment of MSMEs which is outlined in the form of coaching. Some of the development programs that have been provided by the Djpb Regional Office include how to market products through digital marketing (e-commerce), training on "Copywriting", and also being involved in bazaar activities within the Ministry of Finance.

The culinary business is experiencing quite rapid development, this rapid development is encouraging more and more people to get involved in the culinary business (Zakia & Reza, 2021). Competition for culinary businesses in Palu City is quite high, according to the number of types of businesses in 2022 there will be 352 businesses. (BPS, 2023), With this ever-increasing development trend, business actors, especially MSMEs, have to face high levels of competition.

Banua Berkah Tsunami itself is an MSME business that operates in the culinary business. This business produces 3 types of food, namely banana chips, fried onions and tuna floss. Banua Berkah Tsunami was founded in 2018 with its own initial capital of IDR 10,000,000, the workforce in this business was 5 people, at the beginning the business owner only produced banana chips and tuna floss without having a business name. However, as time went by, this business stopped producing due to the tsunami. But it didn't stop there, the business owner decided to persist and restart his business with the name "Banua Berkah Tsunami" which was inspired by the tsunami incident he experienced. The business owner has also registered his business with the MSME Cooperative and has obtained a legal permit, halal certificate and business identification number (NIB). Apart from that, the Banua Berkah Tsunami business has also joined as an MSME assisted by the Central Sulawesi DJPb Regional Office since 2023. This business received quite a positive response when it joined as a assisted MSME where the story of Banua Berkah Tsunami's business was included in a book made by the Central Sulawesi DJPb Regional Office entitled "Success Story MSMEs".

The Banua Berkah Tsunami business certainly experiences quite a lot of competition, that is, it must be able to compete with other businesses that are in more strategic locations, this is because the location of Banua Berkah Tsunami is not strategic and is still difficult for consumers or the general public to reach, so the products produced are it's hard to sell if it's not through social media. Limited location access will of course have an impact on business income, resulting in business owners not knowing whether the business they are running is making a profit or a loss. However, since joining as an MSME assisted by Banua Berkah Tsunami Business, there has been quite an increase in revenue. Therefore, research on business income is very important to carry out in order to find out how much income and the feasibility of the business being run, so that business owners can develop their business according to their potential, and this is also reinforced by the results of previous research regarding some businesses that do not have income analysis that can explain and inform the state of the business.

This research aims to analyze the income and feasibility of the business at Banua Berkah Tsunami as under the supervision of the Central Sulawesi DJPb Regional Office located on Jl. Komodo, Talise Village, District. Mantikulore Palu City.

## 2. RESEARCH METHODS

The research was carried out at the Banua Berkah Tsunami business located on Jl. Komodo, Talise Village, Mantikulore District, Palu City, belongs to Mrs. Sawiah Ambotuo who runs a culinary business. The research location was carried out purposively, with the consideration that the Banua Berkah Tsunami business is a coached MSME that received a positive response with an increase in revenue after joining as a coached MSME and was also one of the 13 coaches whose business stories were included in the book "UMKM Success Stories" made by the Central Sulawesi DJPb Regional Office.

This research is quantitative descriptive in nature so the types of data needed to support this research are quantitative data and qualitative data. Quantitative data is data expressed in the form of numbers or qualitative data in numbers which are measured with a certain measuring instrument. Meanwhile, qualitative data is data that is not in the form of numbers (data in the form of words, sentences, schemes and images) but in the form of explanations related to the research object. (Rifa'i, 2012).

According to Daljono (2014) that costs are a sacrifice of economic resources measured in units of money, to obtain goods or services that are expected to provide profits or benefits now or in the future. Production costs consist of fixed costs, namely equipment depreciation, and variable costs, namely labor, stationery, fuel and electricity credits.

Adapun rumusnya sebagai berikut:

$$TC = TFC + TVC$$

Information:

TC = Total Cost

TFC = Total Fixed Costs

TVC = Total Variable Costs

Revenue is the amount of production multiplied by the price applicable in running the business (Soekartawi, 2002). Mathematically, the amount of revenue can be written as follows:

$$TR = P \times Q$$

Information:

TR = Total Revenue

P = Price

Q = Production quantity Pendapatan

MSME income is income obtained from the results of the business carried out. Revenue is the result of the difference between the total revenue obtained from product sales and all costs incurred during the production process. Income can be calculated using the formula from Suratiyah in Agustin et al. (2020) as follows:

$$\pi = TR - TC$$

Keterangan:

$\pi$  = Income

TR = Total Revenue

TC = Total cost

According to Tachrudin & Hadid (2021) One way to determine business feasibility is through R/C ratio analysis. R/C ratio is a ratio that compares total revenue with total costs. With the following formulation (Soekartawi, 2002):

$$R/C \text{ Ratio} = TR/TC$$

Criteria:

If  $R/C > 1$ , then the business is worth pursuing and developing

If  $R/C < 1$ , then the business is not feasible to implement and develop

If  $R/C = 1$ , then the business is at the break-even point.

### 3. RESULTS AND DISCUSSION

Fixed costs are production costs that do not depend on the number of goods or services produced. Even though production volumes vary, fixed costs do not change. This means that fixed costs are not affected by fluctuations in production activities. Fixed costs in the Banua Berkah Tsunami business are equipment depreciation costs and taxes (PBB). The components of equipment depreciation costs at Banua Berkah Tsunami can be seen in the table below.

**Table 1.** Depreciation Costs for Banua Berkah Tsunami Business Equipment

No	Cost Description	Number of units	Economic Age (Years)	Price (Rp/Unit)	Amount (Rp)	Depreciation Value (Rp/Month)
1.	Big stove	1	5	350.000	350.000	5.833
2.	Small Stove	1	4	150.000	150.000	3.125
3.	Meat mincer machine	1	10	2.000.000	2.000.000	16.666
4.	Shredded frying machine	1	10	5.000.000	5.000.000	41.666
5.	Banana slicer	1	3	100.000	100.000	2.777

6.	Big Cauldron	1	4	120.000	120.000	2.500
7.	Stainless steel skillet	1	5	300.000	300.000	5.000
8.	Drain Tool	1	3	35.000	35.000	972
9.	Bucket	1	2	35.000	35.000	1.458
10.	Spatula	2	3	40.000	80.000	2.222
11.	Knife	8	2	30.000	240.000	10.000
12.	Cutter	6	1	5.000	30.000	2.500
13.	Cooking Oil Drainer	2	2	40.000	80.000	3.333
14.	Digital scales	1	4	150.000	150.000	3.125
15.	Ordinary Scales	1	5	300.000	300.000	5.000
16.	Press machine	1	3	200.000	200.000	5.555
<b>Total</b>				<b>8.655.000</b>	<b>8.970.000</b>	<b>111.173</b>

Source: Data processed in 2024

Based on the table above, it can be seen that the equipment depreciation costs that must be incurred by the Banua Berkah Tsunami Business are IDR 111,173/month. The depreciation value is obtained from the number of units multiplied by the price then divided by the economic life, to get per month divided by 12 months (Sajari, 2017). The total fixed costs of the Banua Berkah Tsunami business can be seen in the following table.

**Table 2.** Fixed Costs of the Banua Berkah Tsunami Business Per Month

No	Description	Amount (Rp/Month)
1	Equipment Depreciation	111.173
2	property tax	30.000
<b>Total Cost</b>		<b>141.173</b>

Source: Data processed in 2024

Based on the table above, the total fixed costs in the production of the Banua Berkah Tsunami business are the total costs of equipment and property tax (PBB), while the rental of premises for the Banua Berkah Tsunami business is not calculated because the premises used are one's own property. So the total fixed costs incurred by the Banua Berkah Tsunami business are IDR 141,173/month.

Variable costs in the Banua Berkah Tsunami business include raw material costs, packaging and label costs, electricity costs, labor costs, communication costs (cellphone credit), and fuel costs.

**Table 3.** Raw Material Costs for the Banua Berkah Tsunami Business Per Month

No	Description	Amount (Rp/Month)
1	Banana Chips	382.500
2	Fried onions	1.653.750
3	Tuna Floss	613.000
<b>Total</b>		<b>2.649.250</b>

Source: Data processed in 2024

Based on the table above, the total raw material costs incurred by Banua Berkah Tsunami are IDR 2,649,250/month, including raw material costs for banana chips of IDR 382,500/month with raw materials in the form of bananas, cooking oil, spices, salt and butter. , for raw material costs for fried onions amounting to IDR 1,653,750/month with raw materials in the form of shallots, cooking oil, spices and starch, while raw material costs for shredded tuna are IDR 613,000/month with raw materials in the form of tuna fish, cooking oil, spices, and salt.

The packaging and label costs incurred by Banua Berkah Tsunami are IDR 150,000/month, including packaging costs of IDR 100,000 and label costs of IDR 50,000. The Banua Berkah Tsunami business uses electricity to run meat choppers and shredded frying equipment. The total electricity costs that must be paid are IDR 450,000/month. The communication costs required by Banua Berkah Tsunami are a cellphone credit usage fee of IDR 50,000/month to make online sales.

Banua Berkah Tsunami incurs labor costs of IDR 500,000/month. The workforce used is 5 people, of which 2 workers are used for peeling and slicing shallots while the other 3 are for the production process of banana chips and tuna floss.

**Table 4.** Variable Costs of the Banua BerkahTsunami Business Per Month

No	Description	Amount (Rp/Month)
1	Raw Material Costs	<b>2.649.250</b>
	a) Banana Chips	382.500
	b) Fried Onions	1.653.750
	c) Tuna Floss	613.000
2	Electricity cost	450.000
3	Packaging and Labeling Costs	150.000
4	Fuel Costs	<b>345.000</b>
	a) Gases	245.000
	b) Transpostation	100.000
5	Communication Fees (cellphone credit)	50.000
6	Labor costs	500.000
	<b>Total Cost</b>	<b>4.144.250</b>

Source: Data processed in 2024

The table above shows that the total variable costs that Banua Berkah Tsunami must incur are IDR 4,144,250/month, the largest variable costs are raw material costs amounting to IDR 2,649,250/month while the smallest variable costs are communication costs (cellphone credit) amounting to IDR 50,000 /month.

Total production costs are the sum of all expenditures required to produce goods or services in a certain time period. The total production costs incurred by Banua Berkah Tsunami can be seen in the following table.

**Table 5.** Total Production Costs of the Banua Berkah Tsunami Business Per Month

No	Description	Amount (Rp/Month)
1	Total Fixed Costs	141.173
2	Total Variable Costs	4.144.250
	<b>Total Cost</b>	<b>4.285.423</b>

Source: Data processed in 2024

The table above shows that the total production costs that must be incurred by Banua Berkah Tsunami are IDR 4,285,423/month, including total fixed costs of IDR 141,173/month, and total variable costs of IDR 4,144,250/month.

Revenue is all the results obtained from the production process which can be seen from the number of products that can be sold. Revenue from the Banua Berkah Tsunami business for a month comes from sales of banana chips, fried onions and tuna floss.

**Table 6.** Total Banua Berkah Tsunami's Business Revenue Per Month

No	Description	Products Sold (Q)	Price/Kg (P)	Total Revenue (TR)
1	Banana Chips	20 kg	75.000	1.500.000
2	Fried onions	11 kg	250.000	2.750.000
3	Tuna Floss	5 kg	300.000	1.500.000
Total				5.750.000

Source: Data processed in 2024

The table above shows that Banua Berkah Tsunami receives revenues of IDR 5,750,000/month from product sales. The number of products sold was 36 kg, consisting of selling banana chips for IDR 1,500,000/20 kg, fried onions for IDR 2,750,000/11 kg, and tuna floss for IDR 1,500,000/5 kg.

Income is the amount of money received by entrepreneurs from their activities. The income from the Banua Berkah Tsunami business can be seen in the following table.

**Table 7.** Banua Berkah Tsunami's Business Income Per Month

No	Description	Amount (Rp/Month)
1	Total Revenue (TR)	5.750.000
2	Total Cost (TC)	4.285.423
<b>Revenue/Profit</b>		<b>1.464.577</b>

Source: Data processed in 2024

Based on the table above, it can be seen that the total revenue from the Banua Berkah Tsunami business is IDR 5,750,000/month, while the total costs incurred are IDR 4,285,423/month. The profit obtained from the total revenue minus the total costs incurred is IDR 1,464,577/month.

Revenue Cost Ratio is a value that shows the comparison between business revenues and total costs. The complete business feasibility analysis of Banua Berkah Tsunami can be seen in the following table:

**Table 8.** Feasibility Analysis (R/C Ratio) of Banua Berkah Tsunami Business

No	Description	Amount (Rp/Month)
1	TR (Rp)	5.750.000
2	TC (Rp)	4.285.423
<b>Total R/C Rasio</b>		<b>1.34</b>

Source: Data processed in 2024

Based on the table above, the comparison of total revenues and total costs shows that the calculation of the R/C ratio for the Banua Berkah Tsunami business is profitable because the R/C ratio value is  $1.34 > 1$ . From these results it can be concluded that for every Rp. greater than the capital issued. So the Banua Berkah Tsunami business is worth pursuing/running.

Based on the research results, production carried out within a period of one month shows stability. The data obtained and processed shows that total production for one month is 36 kg. The production details include 20 kg of banana chips, 11 kg of fried onions and 5 kg of tuna floss.

The results of the analysis show that the fixed cost component is smaller than the variable cost, where the fixed costs at Banua Berkah Tsunami are IDR 141,173/month while the variable costs are IDR 4,285,423/month. This is because more variable cost components are needed, such as raw materials, fuel, electricity costs and other supporting materials, which are needed in large quantities to carry out production. The results of this research are in line with research conducted by Yanto, (2022) where the expenditure on variable cost components is greater than fixed costs.

The results of the analysis show that the revenue obtained by the Banua Berkah Tsunami business comes from the monthly sales of banana chips, fried onions and tuna floss. The total revenue obtained is IDR 5,750,000/month. The revenue was obtained from sales of banana chips amounting to IDR 1,500,000, sales of fried onions amounting to IDR 2,750,000, and sales of tuna floss amounting to IDR 1,500,000.

Income is obtained from the difference between total revenue and total production costs. The total revenue obtained by the Banua Berkah Tsunami business was IDR 5,750,000/month, this revenue was generated from sales of banana chips amounting to IDR 1,500,000/month, sales of fried onions amounting to IDR 2,750,000/month, and sales of tuna floss amounting to IDR 1,500,000/month. Meanwhile, the total production costs incurred were IDR 4,285,423/month. To calculate net income or profit, revenue is reduced by total production costs to produce a profit of IDR 1,464,577/month.

Calculating a feasibility analysis can use the R/C Ratio formula with a comparison between revenue and total costs for a month. It is known that the total revenue from the Banua Berkah Tsunami business is IDR 5,750,000/month with total production costs of IDR 4,285,423/month. Based on calculations using the Revenue Cost Ratio (R/C Ratio) formula which aims to determine the feasibility value of the Banua Berkah Tsunami business, it was found that the business feasibility value was 1.34 or  $1.34 > 1$ , which means that for every cost incurred IDR 1, IDR 1 was received. 34 so that the revenue is greater than the capital issued. So it can be concluded that the Banua Berkah Tsunami business is worth running and developing because it has been verified as having met the business feasibility criteria, namely the business feasibility value criteria must be  $> 1$ .

#### 4. CONCLUSION

Based on the results and discussion of research on the Banua Berkah Tsunami business, it can be concluded that the revenue of the Banua Berkah Tsunami business is IDR 1,464,577/month, where the total revenue is greater than the production costs incurred in the production process for 1 month. The total revenue is IDR 5,750,000/month, while the total costs incurred are IDR 4,285,423/month. Then the feasibility of the Banua Berkah Tsunami business based on the calculation of the Revenue Cost Ratio (R/C Ratio) shows a feasibility value of 1.34 or more than one ( $>1$ ), which means that for every cost incurred of IDR 1, we get a revenue of IDR 1.34 so the revenue is greater than the capital. which are issued. So it can be concluded that the Banua Berkah Tsunami business is worth running and developing.

#### ACKNOWLEDGMENTS

I would like to express my deep gratitude to all who have participated in completing the research entitled "Analysis of Banua Berkah Tsunami Business Income as Assisted by the Central Sulawesi DJPb Regional Office". I would like to especially thank my family, lecturers and friends who have always provided support and inspiration in this research journey. Without hard work and encouragement from all parties mentioned, this research would not have been possible. I really appreciate the valuable contributions made by all these parties.

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