

ABSTRAK

Penelitian ini bertujuan untuk menganalisis *Cost-Volume-Profit* (CVP), menentukan kebutuhan modal kerja, dan menyusun proyeksi pembiayaan pada Rajasnack Store. Penelitian menggunakan pendekatan kualitatif dengan metode studi kasus. Informan penelitian dipilih secara *purposive sampling* yang terdiri atas pemilik Rajasnack Store sebagai informan utama. Data diperoleh melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Analisis penelitian dilakukan menggunakan pendekatan *Cost-Volume-Profit* (CVP), penyusunan laporan keuangan proforma, perhitungan *Turn Over Period* (TOP), kebutuhan modal kerja (KMK), serta analisis kesenjangan modal kerja sebagai dasar penyusunan proyeksi pembiayaan. Hasil penelitian menunjukkan bahwa margin kontribusi Rajasnack Store sebesar Rp2.722 per unit dengan titik impas (*Break Even Point*) sebanyak 405 unit atau sebesar Rp4.850.088. Target laba sebesar Rp5.000.000 per bulan dapat dicapai melalui penjualan sebanyak 2.241 unit. Perhitungan *Turn Over Period* menghasilkan periode perputaran modal kerja selama 33 hari dengan kebutuhan modal kerja sebesar Rp48,251,906.03. Modal kerja yang tersedia belum mampu memenuhi kebutuhan operasional sehingga terdapat kesenjangan modal kerja yang memerlukan tambahan pendanaan. Proyeksi pembiayaan menunjukkan bahwa pinjaman keluarga menjadi alternatif utama untuk memenuhi kebutuhan modal kerja karena lebih mudah diakses dan tidak menimbulkan beban bunga, sedangkan pinjaman bank dapat menjadi alternatif apabila kebutuhan pendanaan belum terpenuhi.

Kata kunci: *Cost-Volume-Profit*, kebutuhan modal kerja, *Turn Over Period*, proyeksi pembiayaan, UMKM.

ABSTRACT

This study aims to analyze Cost-Volume-Profit (CVP), determine working capital requirements, and develop financing projections for Rajasnack Store. This research employed a qualitative approach using a case study method. The research informants were selected through purposive sampling, consisting of the owner of Rajasnack Store as the key informant and employees as supporting informants. Data were collected through interviews, observations, and documentation, and were analyzed using the Miles and Huberman interactive model, including data reduction, data display, and conclusion drawing. The analysis involved the Cost-Volume-Profit (CVP) approach, preparation of pro forma financial statements, calculation of the Turn Over Period (TOP), working capital requirements, and working capital gap analysis as the basis for developing financing projections. The findings indicate that Rajasnack Store achieved a contribution margin of IDR 2,722 per unit with a break-even point of 405 units or IDR 4,850,088. The targeted monthly profit of IDR 5,000,000 can be achieved by selling 2,241 units. The Turn Over Period (TOP) calculation resulted in a working capital cycle of 35 days, with total working capital requirements amounting to IDR 50,878,945. The available working capital was insufficient to support the projected operational activities, resulting in a working capital gap that requires additional financing. The financing projection indicates that family loans are the primary financing alternative because they are easily accessible and do not impose interest expenses, while bank loans may serve as an alternative source of financing if additional funds are still required.

Keywords: *Cost-Volume-Profit, working capital requirements, Turn Over Period, financing projection, MSMEs.*