

Operating Budget Preparation for “Ragam Snack Sukses Jaya Tempe Chips” Business

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Abstract: *Micro, Small, and Medium Enterprises (MSMEs) play an important role in national economic growth, but many still do not have a systematic operational budget so that cost control and profit planning are not optimal. This study aims to compile an operational budget for the Sukses Jaya Variety Snack Tempe Chips Business as a basis for financial planning and control. The study uses a quantitative approach with a descriptive method. The object of the study is the Sukses Jaya Variety Snack Tempe Chips Business in Palembang City with informants consisting of business owners and employees. Data were collected through observation, interviews, documentation, and literature studies, then analyzed using descriptive analysis through the preparation of sales budgets, production, raw materials, direct labor, factory overhead costs, administrative and general costs, cost of goods sold, and profit and loss budgets. The results of the study show that sales projections in 2026 are 17,280 kg with a sales value of Rp950,400,000, a cost of goods sold of Rp719,649,000 or Rp41,646 per kg, and a net profit of Rp225,951,000. In conclusion, preparing an operational budget can produce more structured financial planning, thereby helping MSMEs control costs, estimate profits, and increase the effectiveness of business decision-making.*

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Introduction

Micro, Small, and Medium Enterprises (MSMEs) are a crucial pillar of the Indonesian economy, contributing to job creation and economic growth. According to the Ministry of Cooperatives and SMEs (2024), MSMEs contribute 61.07% to Indonesia's GDP and absorb 97% of the workforce (Ministry of Finance, 2024). In Palembang City, more than 93,000 MSMEs contribute to regional economic growth of 5.13% by 2025, dominated by the food processing, culinary, and trade sectors.



To maintain and grow their businesses, MSMEs require sound financial planning through an operational budget. An operational budget serves as a financial planning and control tool, helps control expenses, and serves as the basis for setting selling prices, production volumes, and profit projections (Sulistiyowati et al., 2020; Nafarin, 2013; Rudianto, 2013; Mulyadi, 2015).

However, many MSMEs still lack organized financial records, making it difficult to determine costs, selling prices, and operating profits. This problem also occurs at the Ragam Snack Sukses Jaya Tempe Chips MSME, which has not systematically documented expenses, so its selling price is still based on estimated market prices.

Although sales of Ragam Snack Sukses Jaya Tempe Chips continued to increase from 2023 to 2025, this increase was not accompanied by an increase in net profit because raw material costs continued to rise while selling prices remained constant. Furthermore, the business owner had not yet prepared an operational budget, making it difficult to control costs, set business targets, and meet market demand due to limited production capacity.

Research by Warul et al. (2024) and Dzagira et al. (2024) shows that operational budgeting plays a crucial role as a planning and control tool for business activities. Based on these conditions, this study aims to describe the operational budgeting process at the Sukses Jaya Tempe Chips Business, a variety of snacks. This research is important as a basis for more systematic financial management, with the novelty of implementing operational budgeting in MSMEs that do not yet have a financial recording system and operational budget.

Research methods

This study uses a quantitative approach with a descriptive method at the Ragam Snack Sukses Jaya Tempe Chips Business in Palembang City. The study focuses on the preparation of an operational budget covering sales, production, raw materials, direct labor, factory overhead, general and administrative costs, cost of goods sold, and profit and loss using data from the 2023–2025 period.

Data were collected through literature review (Sugiyono, 2021), observation (Fauzi et al., 2019), interviews (Sugiyono, 2022), and documentation (Pasolong, 2022). Analysis was conducted by processing historical data and then preparing budgets for sales, production, raw materials, direct labor, factory overhead, general and administrative costs, cost of goods sold, and a profit and loss budget to interpret the business's financial condition.

The research object was the Sukses Jaya Tempe Chips Business, a variety of snacks. The informants consisted of the business owner as key informants and employees as supporting informants. The data used included primary data from interviews and secondary data in the form of order records and relevant business documents (Balaka, 2022).

The research began with problem identification, literature review, observation, interviews, and documentation. The data was then processed based on historical data from 2023–2025 to compile an operational budget and profit and loss statement. Data validity was tested through source triangulation, technical triangulation, and member checking, as described by Sugiyono (2022).

Results and Discussion

Manufacturing Data

Table 1 Sales Data for Tempe Chips Business, Various Snacks, Sukses Jaya 2023-2025

Tempe Chips Business Sales Data Variety of Successful Snacks Last 3 Years		
Year	Sale	Price/Unit
2023	8,640	55,000
2024	11,520	55,000
2025	14,400	55,000

Based on Table 1, sales of Ragam Snack Sukses Jaya's Tempe Chips have increased annually. However, the selling price has not increased.



Table 2 Sales Forecast for the 2026 Period in Percentage (%)

2026	
Month	Tempe Chips (%)
January	8
February	8
March	9
April	8
May	9
June	8
July	8
August	8
September	8
October	8
November	8
December	8
	100

Based on Table 2, we can see the monthly sales forecast for Ragam Snack Sukses Jaya Tempe Chips for 2026, expressed as a percentage. Sales are expected to increase during certain months, such as Eid al-Fitr and Eid al-Adha.

Table 3 Raw Material Data for Tempe Chips in 2026

Raw materials	Product Usage Standards
Soybeans	25 kg
Sago	25 kg
Yeast	1 Pack
Vegetable oil	60 Liters
Salt	3 Packs
Masako	30 Packs
Coriander Powder	30 Packs

Based on Table 3, the raw materials used to produce tempe chips include soybeans, sago, yeast, salt, masako, ground coriander, and frying oil. A single production run yields up to 50 kg of tempe chips.

Table 4 Data on Purchases of Raw Materials for Tempe Chips in 2026

Price per Unit (Rp)							
Month	Soybeans (kg)	Sago (packaging)	Yeast (pack)	Vegetable Oil (liter)	Salt (pack)	Masako (bks)	Coriander Powder (pack)
January	12,000	9,000	7,000	18,000	3,500	500	1,000
February	12,000	9,000	7,000	18,000	3,500	500	1,000
March	12,000	9,000	7,000	18,000	3,500	500	1,000
April	12,000	9,000	7,000	19,000	3,500	500	1,000

May	12,000	9,500	7,000	19,000	3,500	500	1,000
June	12,000	9,500	7,000	20,000	3,500	500	1,000
July	12,000	9,500	7,000	20,000	3,500	500	1,000
August	12,000	9,500	7,000	21,000	3,500	500	1,000
September	12,000	9,500	7,000	21,000	3,500	500	1,000
October	12,000	9,500	7,000	22,000	3,500	500	1,000
November	12,000	9,500	7,000	22,000	3,500	500	1,000
December	12,000	9,500	7,000	23,000	3,500	500	1,000

Based on Table 4, this is a list of raw material purchases for tempe chips. The prices listed show that sago and vegetable oil have increased, while the prices of other ingredients have remained stable.

Table 5 Direct Labor Data for 2026

	Production	Packing
Working hours	8 Hours	8 Hours
Rate/month	Rp1,440,000	Rp1,440,000

This figure shows the workforce data at the Ragam Snack Sukses Jaya Tempe Chips Business, including the number of hours worked and wages earned. The author obtained this data through an interview with the business owner. The owner stated that there are five employees working with a monthly wage of Rp 1,440,000.

Sales Budget

Table 6 Forecasting least squares Number of units $X \neq 0$ Year 2026

Year	Sales (units)		Formula 1	
	Y	X	X^2	XY
2023	8,640	0	0	0
2024	11,520	1	1	11,520
2025	14,400	2	4	28,800
Σ	34,560	3	5	40,320

The results of the sales forecast for tempe chips in 2026 using the least square forecasting method $X \neq 0$ are 17,280 kg. The author compares the results between the forecasting of tempe chips sales using the least square forecasting method number of units $X \neq 0$ and using the least square forecasting method number of units $X=0$ to find out whether the calculations made by the author are correct..

Table 7 Forecasting least squares Number of units $X=0$ Year 2026

Year	Sales (units)		Formula 2	
	Y	X	X^2	XY
2023	8,640	-1	1	-8,640
2024	11,520	0	0	0
2025	14,400	1	1	14,400
Σ	34,560	0	2	5,760

The forecasted sales of tempe chips in 2026 using the least squares forecasting method ($X=0$) was 17,280 kg. Both methods yielded the same result, 17,280 kg. However, to ensure the accuracy of the calculations, the author recalculated the sales forecast using the trend moment method to compare the results.

Table 8 Trend Moment Method

Year	Sales (units)	Trend Moment		
	Y	X	X ²	XY
2023	8,640	0	0	0
2024	11,520	1	1	11,520
2025	14,400	2	4	28,800
Σ	34,560	3	5	40,320

Forecasting tempe chips sales using the trend moment method shows the same results as the least square forecasting method $X \neq 0$ and the least square forecasting method $X=0$, namely 17,280 kg. The next stage is to calculate the market share foruk determines sales volume.

Table 9 Market Share Methods

Month	Tempe Chips (%)	Market share	Selling Price (Rp)	Total Product Sales (Rp)
January	8	1,440	55,000	79,200,000.00
February	8	1,440	55,000	79,200,000.00
March	9	1,500	55,000	82,500,000.00
April	8	1,440	55,000	79,200,000.00
May	9	1,480	55,000	81,400,000.00
June	8	1,440	55,000	79,200,000.00
July	8	1,380	55,000	75,900,000.00
August	8	1,440	55,000	79,200,000.00
September	8	1,440	55,000	79,200,000.00
October	8	1,440	55,000	79,200,000.00
November	8	1,440	55,000	79,200,000.00
December	8	1,400	55,000	77,000,000.00
	100	17,280		950,400,000.00

Raw Material Budget

Table 10 Raw Material Requirements for Tempe Chips (Soybeans) in 2026

Month	Production (Kg)	Soybeans (Kg)	Amount of Soybeans (Kg)
January	1,440	0.5	720
February	1,440	0.5	720
March	1,500	0.5	750
April	1,440	0.5	720
May	1,480	0.5	740
June	1,440	0.5	720
July	1,380	0.5	690
August	1,440	0.5	720

September	1,440	0.5	720
October	1,440	0.5	720
November	1,440	0.5	720
December	1,400	0.5	700
			8,640

The raw material budget is derived from the standard quantity of raw materials for one production run. In one production run, this business can produce 50 kg of tempe chips, which requires 25 kg of soybeans.

Table 11 Raw Material Requirements for Tempe (Sago) Chips in 2026

Month	Production (Kg)	Sago (Kg)	Amount of Sago (Kg)
January	1,440	0.5	720
February	1,440	0.5	720
March	1,500	0.5	750
April	1,440	0.5	720
May	1,480	0.5	740
June	1,440	0.5	720
July	1,380	0.5	690
August	1,440	0.5	720
September	1,440	0.5	720
October	1,440	0.5	720
November	1,440	0.5	720
December	1,400	0.5	700
			8,640

In one production run, this business is able to produce 50 kg of tempe chips which requires 25 kg of sago.

Table 12 Raw Material Requirements for Tempe Chips (Yeast) in 2026

Month	Production (Kg)	Yeast (Kg)	Yeast Amount (Bks)
January	1,440	0.02	29
February	1,440	0.02	29
March	1,500	0.02	30
April	1,440	0.02	29
May	1,480	0.02	30
June	1,440	0.02	29
July	1,380	0.02	28
August	1,440	0.02	29
September	1,440	0.02	29
October	1,440	0.02	29
November	1,440	0.02	29
December	1,400	0.02	28
			346

In 1 production run, this business is able to produce 50 kg of tempe chips which requires 1 packet of yeast.

Table 13 Raw Material Requirements for Tempe Chips (Vegetable Oil) in 2026

Month	Production (Kg)	Vegetable Oil (Liter)	Amount of Vegetable Oil (Liters)
January	1,440	1.2	1,728
February	1,440	1.2	1,728
March	1,500	1.2	1,800
April	1,440	1.2	1,728
May	1,480	1.2	1,776
June	1,440	1.2	1,728
July	1,380	1.2	1,656
August	1,440	1.2	1,728
September	1,440	1.2	1,728
October	1,440	1.2	1,728
November	1,440	1.2	1,728
December	1,400	1.2	1,680
			20,736

In one production run, this business is able to produce 50 kg of tempe chips which requires 60 liters of vegetable oil.

Table 14 Raw Material Requirements for Tempe Chips (Salt) in 2026

Month	Production (Kg)	Salt (Pack)	Amount of Salt (Bks)
January	1,440	0.06	86
February	1,440	0.06	86
March	1,500	0.06	90
April	1,440	0.06	86
May	1,480	0.06	89
June	1,440	0.06	86
July	1,380	0.06	83
August	1,440	0.06	86
September	1,440	0.06	86
October	1,440	0.06	86
November	1,440	0.06	86
December	1,400	0.06	84
			1,037

In 1 production run, this business is able to produce 50 kg of tempe chips which requires 3 packets of salt.

Table 15 Raw Material Requirements for Tempe Chips (Masako) in 2026

Month	Production (Kg)	Masako (Bks)	Amount of Masako (Bks)
January	1,440	0.6	864
February	1,440	0.6	864
March	1,500	0.6	900
April	1,440	0.6	864
May	1,480	0.6	888
June	1,440	0.6	864
July	1,380	0.6	828
August	1,440	0.6	864
September	1,440	0.6	864
October	1,440	0.6	864
November	1,440	0.6	864
December	1,400	0.6	840
			10,368

In one production run, this business is able to produce 50 kg of tempe chips which requires 30 packets of masako.

Table 16 Raw Material Requirements for Tempe Chips (Powdered Coriander) in 2026

Month	Production (Kg)	Masako (Bks)	Amount of Masako (Bks)
January	1,440	0.6	864
February	1,440	0.6	864
March	1,500	0.6	900
April	1,440	0.6	864
May	1,480	0.6	888
June	1,440	0.6	864
July	1,380	0.6	828
August	1,440	0.6	864
September	1,440	0.6	864
October	1,440	0.6	864
November	1,440	0.6	864
December	1,400	0.6	840
			10,368

In one production run, this business is able to produce 50 kg of tempe chips which requires 30 packets of coriander powder.

Table 17 Budget for Purchasing Raw Materials for Tempe Chips (Soybeans) in 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	720	0	720	0	720	12,000	8,640,000
Feb	720	0	720	0	720	12,000	8,640,000
Mar	750	0	750	0	750	12,000	9,000,000
Apr	720	0	720	0	720	12,000	8,640,000
May	740	0	740	0	740	12,000	8,880,000
June	720	0	720	0	720	12,000	8,640,000
Jul	690	0	690	0	690	12,000	8,280,000
Aug	720	0	720	0	720	12,000	8,640,000

Sep	720	0	720	0	720	12,000	8,640,000
Oct	720	0	720	0	720	12,000	8,640,000
Nov	720	0	720	0	720	12,000	8,640,000
Des	700	0	700	0	700	12,000	8,400,000
TOTAL							103,680,000

Based on calculations, this business will need 8,640 kg of soybeans to produce 17,280 kg of tempe chips in 2026. With this requirement, the total cost of purchasing soybeans will be IDR 103,680,000.

Table 18 Budget for Purchasing Raw Materials for Tempe Chips (Sago) in 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	720	0	720	0	720	9,000	6,480,000
Feb	720	0	720	0	720	9,000	6,480,000
Mar	750	0	750	0	750	9,000	6,750,000
Apr	720	0	720	0	720	9,000	6,480,000
May	740	0	740	0	740	9,500	7,030,000
June	720	0	720	0	720	9,500	6,840,000
Jul	690	0	690	0	690	9,500	6,555,000
Aug	720	0	720	0	720	9,500	6,840,000
Sep	720	0	720	0	720	9,500	6,840,000
Oct	720	0	720	0	720	9,500	6,840,000
Nov	720	0	720	0	720	9,500	6,840,000
Des	700	0	700	0	700	9,500	6,650,000
TOTAL							80,625,000

Based on calculations, this business will need 8,640 kg of sago to produce 17,280 kg of tempe chips in 2026. With this requirement, the total cost of purchasing sago will be IDR 80,625,000.

Table 19 Tempe Chips Raw Material Purchase Budget (Yeast) for 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	29	0	29	0	29	7,000	201,600
Feb	29	0	29	0	29	7,000	201,600
Mar	30	0	30	0	30	7,000	210,000
Apr	29	0	29	0	29	7,000	201,600
May	30	0	30	0	30	7,000	207,200
June	29	0	29	0	29	7,000	201,600
Jul	28	0	28	0	28	7,000	193,200
Aug	29	0	29	0	29	7,000	201,600
Sep	29	0	29	0	29	7,000	201,600
Oct	29	0	29	0	29	7,000	201,600
Nov	29	0	29	0	29	7,000	201,600
Des	28	0	28	0	28	7,000	196,000
TOTAL							2,419,200

Based on calculations, this business will need 346 packets of yeast to produce 17,280 kg of tempe chips in 2026. With this requirement, the total cost of purchasing yeast will be Rp2,419,200.

Table 20 Budget for Purchase of Raw Materials for Tempe Chips (Vegetable Oil) in 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	1728	0	1728	0	1728	18,000	31,104,000
Feb	1728	0	1728	0	1728	18,000	31,104,000
Mar	1800	0	1800	0	1800	18,000	32,400,000
Apr	1728	0	1728	0	1728	19,000	32,832,000

May	1776	0	1776	0	1776	19,000	33,744,000
June	1728	0	1728	0	1728	20,000	34,560,000
Jul	1656	0	1656	0	1656	20,000	33,120,000
Aug	1728	0	1728	0	1728	21,000	36,288,000
Sep	1728	0	1728	0	1728	21,000	36,288,000
Oct	1728	0	1728	0	1728	22,000	38,016,000
Nov	1728	0	1728	0	1728	22,000	38,016,000
Des	1680	0	1680	0	1680	23,000	38,640,000
TOTAL							416,112,000

Based on calculations, this business will need 20,736 liters of vegetable oil to produce 17,280 kg of tempe chips in 2026. With this requirement, the total cost of purchasing vegetable oil will be Rp 416,112,000.

Table 21 Budget for Purchasing Raw Materials for Tempe Chips (Salt) in 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	86	0	86	0	86	3,500	302,400
Feb	86	0	86	0	86	3,500	302,400
Mar	90	0	90	0	90	3,500	315,000
Apr	86	0	86	0	86	3,500	302,400
May	89	0	89	0	89	3,500	310,800
June	86	0	86	0	86	3,500	302,400
Jul	83	0	83	0	83	3,500	289,800
Aug	86	0	86	0	86	3,500	302,400
Sep	86	0	86	0	86	3,500	302,400
Oct	86	0	86	0	86	3,500	302,400
Nov	86	0	86	0	86	3,500	302,400
Des	84	0	84	0	84	3,500	294,000
TOTAL							3,628,800

Based on calculations, this business will need 1,037 packets of salt to produce 17,280 kg of tempe chips in 2026. This means the total cost of purchasing salt will be Rp 3,628,800.

Table 22 Budget for Purchasing Raw Materials for Tempe Chips (Masako) in 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	864	0	864	0	864	500	432,000
Feb	864	0	864	0	864	500	432,000
Mar	900	0	900	0	900	500	450,000
Apr	864	0	864	0	864	500	432,000
May	888	0	888	0	888	500	444,000
June	864	0	864	0	864	500	432,000
Jul	828	0	828	0	828	500	414,000
Aug	864	0	864	0	864	500	432,000
Sep	864	0	864	0	864	500	432,000
Oct	864	0	864	0	864	500	432,000
Nov	864	0	864	0	864	500	432,000
Des	840	0	840	0	840	500	420,000
TOTAL							5,184,000

Based on calculations, this business will need 10,368 packages of masako to produce 17,280 kg of tempe chips in 2026. With this requirement, the total cost of purchasing masako will be Rp 5,184,000.

Table 23 Budget for Purchasing Raw Materials for Tempe Chips (Powdered Coriander) in 2026

Month	Need	Ending Inventory	Temporary Needs	Initial Stock	Unit Purchased	Price Per Unit (Rp)	Amount (Rp)
Jan	864	0	864	0	864	1,000	864,000
Feb	864	0	864	0	864	1,000	864,000
Mar	900	0	900	0	900	1,000	900,000
Apr	864	0	864	0	864	1,000	864,000
May	888	0	888	0	888	1,000	888,000
June	864	0	864	0	864	1,000	864,000
Jul	828	0	828	0	828	1,000	828,000
Aug	864	0	864	0	864	1,000	864,000
Sep	864	0	864	0	864	1,000	864,000
Oct	864	0	864	0	864	1,000	864,000
Nov	864	0	864	0	864	1,000	864,000
Des	840	0	840	0	840	1,000	840,000
TOTAL							10,368,000

Based on calculations, this business will need 10,368 packages of ground coriander to produce 17,280 kg of tempe chips in 2026. With this requirement, the total cost of purchasing ground coriander will be IDR 10,368,000.

Direct Labor Budget

Table 24 Direct Labor Budget 2026

Month	Salary/Month	Number of employees	Total Salary/Month
January	Rp1,440,000	5	Rp7,200,000
February	Rp1,440,000	5	Rp7,200,000
March	Rp1,440,000	5	Rp7,200,000
April	Rp1,440,000	5	Rp7,200,000
May	Rp1,440,000	5	Rp7,200,000
June	Rp1,440,000	5	Rp7,200,000
July	Rp1,440,000	5	Rp7,200,000
August	Rp1,440,000	5	Rp7,200,000
September	Rp1,440,000	5	Rp7,200,000
October	Rp1,440,000	5	Rp7,200,000
November	Rp1,440,000	5	Rp7,200,000
December	Rp1,440,000	5	Rp7,200,000
Rp17,280,000			Rp86,400,000

Factory Overhead Budget

Table 25 Factory Overhead Budget for 2026

Information	FOH Fixed (Rp)	FOH Variables	Total One Month (Rp)	Total One Year (Rp)
Gas	320,000		320,000	3,840,000
Candle	16,000		16,000	192,000
Packaging(Plastic)	400,000		400,000	4,800,000
Sticker	200,000		200,000	2,400,000
TOTAL				11,232,000

Based on table 25, the total factory overhead cost budget incurred for 1 year is Rp. 11,232,000.

Administrative and General Budget

Table 26 2026 General and Administrative Budget

Information	Amount
Vehicle Gasoline	4,800,000
TOTAL	4,800,000

The administrative and general budget for the Ragam Snack Sukses Jaya Tempe Chips Business only covers the fuel costs for the vehicles used to deliver orders. Interviews revealed that the owner reported that the fuel costs for one week were Rp 100,000, which totaled Rp 400,000 per month. This means that the owner spent Rp 4,800,000 on fuel for one year.

Table 27 Profit and Loss Budget for 2026

Income statement	
Sales (Total)	950,400,000
COGS:	
Soybeans	103,680,000
Sago	80,625,000
Yeast	2,419,200
Vegetable oil	416,112,000
Salt	3,628,800
Masako	5,184,000
Coriander Powder	10,368,000
Total Raw Material Cost	622,017,000
Direct Labor Costs	86,400,000
Factory Overhead Costs	11,232,000
Total COGS	719,649,000
GROSS PROFIT	230,751,000
General and Administrative Expenses	4,800,000
Total cost	4,800,000
NET PROFIT	225,951,000

Based on the calculations in table 4.29, the total COGS is Rp 719,649,000 with a COGS per kg of Rp 41,646. The total net profit obtained by the Ragam Snack Sukses Jaya Tempe Chips Business in the 2026 period is Rp 225,951,000.

Discussion

An operational budget is a crucial component of a business, containing information about the company's revenue and expenses over a specific period, enabling the company to estimate its profit or loss. Research shows that this business lacks an organized operational budget; the owner maintains only basic record-keeping, preventing him from detailing his expenses. He determines the selling price by looking at the current market price, and he also lacks a clear understanding of the profit margin.

In this study, the preparation of the operational budget begins with preparing the sales budget. Based on the results of calculations using the least square forecasting method for the number of units

$X \neq 0$ and $X = 0$ and the trend moment method, the results obtained for sales forecasting in 2026 are 17,280 kg of tempe chips with total sales of Rp 950,400,000. These results indicate an increase in demand for tempe chips compared to the previous year. This is due to the wider marketing and high demand from the target market. Not only that, in certain months such as before the Eid al-Fitr and Eid al-Adha celebrations, there is an increase in product demand so that the market share or sales volume in that period is higher than other months.

After preparing the sales budget, the next step is to prepare the production budget. The production budget is prepared based on the predetermined sales budget, taking into account the beginning and ending inventory of the product. Based on the calculations, the total production of tempe chips in 2026 is predicted to be 17,280 kg, with a total monthly production of 1,440 kg. The production budget is prepared to ensure that production levels can meet market demand without causing shortages or inventory buildup. With a production budget, the company can manage production capacity in a more planned manner, so that production activities can run effectively and efficiently.

The raw material budget is prepared to determine the raw material requirements and total costs in producing tempe chips. Based on the results of interviews, the raw materials required are soybeans, sago, yeast, vegetable oil, salt, masako, and ground coriander. The calculation results obtained for the purchase of raw materials for 1 year are IDR 622,017,000, where the most dominant raw material is vegetable oil with a total annual requirement of 20,736 liters or if converted to rupiah, it reaches IDR 416,112,000. The results of this study indicate an increase in the price of raw materials, namely sago and vegetable oil, during a certain period. This increase in the price of raw materials affects the total production costs that must be incurred by the company.

The direct labor budget is prepared to calculate the cost of labor directly involved in production activities. The Tempe Chips Business, Ragam Snack Sukses Jaya, employs 5 employees consisting of production and packaging personnel with a wage system provided per week with a total of Rp 360,000 for each person. The total cost incurred by the company for the direct labor budget for all employees is Rp 86,400,000 in the 2026 period.

The factory overhead budget for tempe chip production is Rp 11,232,000 in 2026. The cost breakdown includes gas, wax, plastic, and stickers. The purpose of preparing this factory overhead budget is to assist the company in determining the cost of goods sold (COGS).

The administrative and general budget is designed to support the company's operational activities outside of production. The business incurred Rp 4,800,000 in 2026 for administrative and general expenses, specifically to pay for fuel for the vehicles used to deliver orders.

The cost of goods sold budget is obtained by calculating all expenses related to the production process during a certain period with the aim of determining the total costs incurred to produce a product. Based on the calculation results, the COGS is Rp 41,646/kg of tempe chips, while the annual COGS is Rp 719,649,000.

A profit and loss budget is prepared to help owners determine whether their operational activities are profitable. Based on the calculations, the Ragam Snack Sukses Jaya Tempe Chips business earned a profit of Rp 225,951,000, or 24% of total sales, in 2026. This 24% profit can be categorized as good or high profit because the business is able to achieve a significant profit margin from total sales.

The results of this study align with research conducted by Nurul Dzagira et al. (2024), which concluded that the preparation of an operational budget serves as a company planning and control tool, as well as a guideline for carrying out company operational activities. This study also supports research conducted by Andi Tenri Warul et al. (2024), which concluded that the preparation of an operational budget can increase efficiency in managing company operational activities, this is because the company can allocate resources optimally and estimate expected profits.

Conclusion

This study shows that the preparation of the operational budget at the Ragam Snack Sukses Jaya Tempe Chips Business is able to produce more systematic financial planning through the preparation of sales, production, raw material, direct labor, factory overhead, administrative and general costs, cost of goods sold, and profit and loss budgets. The forecasting results show a sales target of 17,280 kg in 2026 with a sales value of Rp950,400,000. The total cost of goods sold is estimated at Rp719,649,000 with a cost of goods sold of Rp41,646 per kg, so the business is projected to obtain a net profit of

Rp225,951,000 or approximately 24% of total sales. These findings prove that the operational budget can be a basis for controlling costs, planning production needs, determining the cost of goods sold, and estimating profits more accurately. The practical implication of this study is to provide guidelines for MSMEs to implement the preparation of an operational budget as a tool for planning, cost control, decision making, and evaluating business performance so that the sustainability and competitiveness of the business can continue to be improved.

This study still has limitations because it was only conducted on one MSME using historical data from 2023 to 2025, so the results cannot be generalized to all types of MSMEs. Furthermore, the budget projections were prepared based on forecasting methods and assumptions about raw material prices that could potentially change due to market conditions, so that realization in the future period may differ from the planned results. Therefore, further research is recommended to involve more MSMEs from various business sectors, use a longer observation period, and compare several forecasting methods to improve the level of budget preparation accuracy. Future research can also integrate sensitivity analysis to changes in raw material prices, production capacity, and market demand, thereby producing more comprehensive recommendations to support financial management and decision-making in MSMEs.

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