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Implementation of Budget-Based Business Model Canvas Planning at Bakso Mas Kabul MSME

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Abstract: *This research is motivated by the limited implementation of master budgeting in MSMEs, resulting in financial planning and operational control not being implemented systematically to support business sustainability. This study aims to develop a master budget integrated with the Business Model Canvas (BMC) to support the sustainability of the Bakso Mas Kabul MSME. The study used mixed methods with a Sequential Explanatory Design. The sample included sales data, raw material costs, operational costs, and operating profits for the 2021–2025 period, with the business owner as the main informant. Data were analyzed through master budgeting, sales forecasting using the least squares method, and descriptive analysis using the BMC. The results indicate a 2026 sales projection of Rp1,242,338,000, a net profit of Rp279,136,674, and a final cash balance of Rp206,079,156. These results indicate a positive projected financial condition based on the projected net profit and positive final cash balance. The study concludes that the integration of the master budget and BMC provides a structured basis for financial planning, cost control, decision-making, and supporting the sustainability and governance of MSMEs.*

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Introduction

Indonesia's post-pandemic economic growth is showing a positive trend, with MSMEs as the main driver of the national economy. By 2025, MSMEs will number approximately 65.5 million units, employing approximately 119 million workers, or 97% of the national workforce, and contributing approximately 61.9% to Indonesia's GDP (Ministry of MSMEs & Central Statistics Agency, 2025; Central Statistics Agency, 2025). This strategic role is reinforced through Government Regulation Number 7 of 2021, making strengthening managerial capacity and governance crucial for business sustainability (Barnes, D., & Prowle, 2025).

The culinary subsector is the largest contributor to Indonesia's creative economy (Ministry of Tourism and Creative Economy of the Republic of Indonesia, 2022). However, high competition, fluctuating raw material prices, and the need for cost control require integrated business strategies with financial management. Research shows that the success of culinary MSMEs is influenced by the ability to integrate business strategy and financial management (Fakhrizal & Purwanti, 2025). The implementation of the Business Model Canvas (BMC) has also been shown to improve business model clarity and support budgeting systems (Pratama, R., & Hidayat, A., 2023; Sari, N., et al., 2025).

Despite this, many MSMEs still manage their businesses based on experience without the support of strategic planning and systematic budgeting. Weaknesses in financial record-keeping, budgeting, and cost control hamper business growth (Diar Rahma et al., 2025). However, strategic management requires an integrated process of formulation, implementation, and evaluation to ensure businesses maintain a competitive advantage (Wheelen, TL, et al., 2022).

This problem also occurred at the Bakso Mas Kabul MSME. Although profits continued to increase during the 2021–2025 period, this business lacked a formal operational and financial budgeting system. Pricing still tended to be intuitive (Wardhana, 2024), while business succession planning for the next generation required well-documented governance (Ward, 2021). According to Drury (2021), a budget is needed as a planning, coordination, and control tool to ensure measurable financial decisions.

This study aims to analyze the preparation of a master budget and strategies for maintaining profit stability to support business sustainability at the Bakso Mas Kabul MSME. This research is important because the master budget integrates operational and financial planning as the basis for business control (Drury, 2021; Sektia, R., et al., 2024; Marlina, E., et al., 2022; Marlina, E., et al., 2025; Stevcevska, S., et al., 2024; Operating budget, 2024). The novelty of this research lies in the integration of the Business Model Canvas with the preparation of a master budget as a strategy to support the sustainability and strengthen the governance of the Bakso Mas Kabul MSME.

Research methods

This study employed a mixed methods approach with a sequential explanatory design, combining quantitative and qualitative analysis in stages (Creswell, JW, Creswell, 2022). This approach was used to develop a master budget based on financial data while simultaneously analyzing business sustainability strategies using the Business Model Canvas (BMC) (Osterwalder, A., & Pigneur, 2020).

The research instruments consisted of interview guidelines, observation sheets, and financial documentation of the Bakso Mas Kabul MSME. Primary data were obtained through interviews and observations, while secondary data came from business documents and literature studies (Sekaran, U., Bougie, 2020; Creswell, JW, Creswell, 2022). Quantitative analysis was conducted through the preparation of a master budget, while qualitative analysis was conducted descriptively based on the results of interviews, observations, and BMC (Horngren, CT, Datar, SM, Rajan, 2021; Widajatun, V., 2021; Rudianto, 2022; Sujarweni, VW, 2022; Purwaji, A., Wibowo, 2023; Lusiana, D., 2021; Kasmir, 2021; Sugiyono, 2022).

The study population comprised all business management activities at the Bakso Mas Kabul MSME. The sample included sales data, raw material costs, operational costs, and operating profits for the 2021–2025 period, with the business owner serving as the primary source of information.

The research procedure began with the collection and analysis of financial data to develop a master budget. This was followed by interviews, observations, and documentation to explain the analysis results and identify business strategies using the Business Model Canvas (Creswell, JW, Creswell, 2022; Osterwalder, A., & Pigneur, 2020). All analysis results were integrated to produce a master budget design that supports the sustainability of the Bakso Mas Kabul MSME.

Results and Discussion

Manufacturing Data

Table 1 Meatball Tendon Sales Data 2021-2025

Year	Meatball Portion	
	Quantity (Portion)	Price (Rp)
2021	25,500	15,000
2022	26,500	15,000
2023	27,000	15,000
2024	27,700	16,000
2025	28,500	16,000

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Based on Table 1,meatball tendon sales have increased from25,500 portions in 2021 to 28,500 portions in 2025. Although the selling price increased from IDR 15,000 to IDR 16,000 per portion in 2024, the number of sales continued to increase..

Table 2 Egg Meatball Sales Data 2021-2025

Year	Meatball Portion	
	Quantity (Portion)	Price (Rp)
2021	7,500	16,000
2022	7,900	16,000
2023	8,000	16,000
2024	9,200	17,000
2025	10,700	17,000

Based on Table 2, sales of egg meatballs increased from 7,500 portions in 2021 to 10,700 portions in 2025. The increase in selling price from IDR 16,000 to IDR 17,000 per portion in 2024 did not cause a decrease in sales, thus indicating that consumer demand for this product remains high.

Table 3: Super Meatball Sales Data 2021-2025

Year	Meatball Portion	
	Quantity (Portion)	Price (Rp)
2021	3,500	17,000
2022	3,580	17,000
2023	5,150	17,000
2024	5,200	18,000
2025	5,350	18,000

Based on Table 3, sales of super meatballs increased from 3,500 portions in 2021 to 5,350 portions in 2025.

Table 4 Jumbo Meatball Sales Data 2021-2025

Year	Meatball Portion	
	Quantity (Portion)	Price (Rp)
2021	3,500	19,000
2022	3,580	19,000
2023	5,150	19,000
2024	5,200	20,000
2025	5,350	20,000

Based on Table 4, sales of jumbo meatball balls increased from 3,500 portions in 2021 to 5,350 portions in 2025.

Table 5: Sales Data for Cetar Membahana Meatballs 2021-2025

Year	Meatball Portion	
	Quantity (Portion)	Price (Rp)
2021	3,400	21,000
2022	3,450	21,000
2023	3,500	21,000
2024	3,550	22,000
2025	3,600	22,000

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Sales of Cetar Pembahana meatballs have gradually increased from 3,400 portions in 2021 to 3,600 portions in 2025.

Table 6 Grilled Meatball Sales Data 2021-2025

Year	Meatball Portion	
	Quantity (Portion)	Price (Rp)
2021	82,700	3,000
2022	83,800	3,000
2023	86,400	3,000
2024	88,200	3,000
2025	89,500	3,000

Result ofGrilled meatball sales at the Bakso Mas Kabul MSME showed a steady increase during the 2021–2025 period. Sales increased from 82,700 portions in 2021 to 89,500 portions in 2025. During these five years, the selling price remained at IDR 3,000 per portion.

Table 7 Monthly Sales Forecast (%) for the Period 2025

Month	Tendon Meatballs	Egg Meatballs	Super Meat balls	Meatb all Balls Jumbo	Cetar Meatballs Mebahana	Grille d Meatb alls
January	8	8	8	8	8	8
February	8	8	8	8	8	8
March	8	8	8	8	8	8
April	8	8	8	8	8	8
May	8	8	8	8	8	8
June	8	8	8	8	8	8
July	8	8	8	8	8	8
August	8	8	8	8	8	8
September	8	8	8	8	8	8
October	8	8	8	8	8	8
November	8	8	8	8	8	8
December	8	8	8	8	8	8
	100	100	100	100	100	100

The sales forecast results using the **Linear Trend (least square)** method show that all Bakso Mas Kabul MSME products are projected to experience an increase in sales in 2026. Grilled meatballs are estimated to be the product with the highest sales, followed by tendon meatballs, egg meatballs, super meatballs, jumbo ball meatballs, and cetar membahana meatballs.

The projected increase in sales indicates potential business growth and high consumer demand for Bakso Mas Kabul products. Therefore, the forecast results can be used as a basis for developing sales budgets, production budgets, and operational planning to improve business management effectiveness.

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Table 8 Meatball Ingredients Data

Raw materials	Usage Standard (1 Production Day)				
	Tendon Meatballs	Egg Meatballs	Super Meatballs	Jumbo Meatball Balls	The Meatballs Are So Amazing
Beef	6 kg	1.96 kg	1.2 kg	1.3 kg	1.1 kg
Sago	680 gr	230 gr	120 gr	120 gr	120 gr
Salt	148 gr	49 gr	22 grams	24 grams	20 grams
Flavoring	246 gr	86 gr	46 gr	48 gr	45 gr
Garlic	246 gr	86 gr	46 gr	48 gr	45 gr
Red onion	246 gr	86 gr	46 gr	48 gr	45 gr
Fried onions	345 gr	135 gr	54 gr	56 gr	53 grams
Pepper	43 grams	17.5 grams	5 grams	7 grams	4 grams
Water	12 liters	5,035 liters	1.5 liters	1.6 liters	0.958 liters
Sugar	117 gr	38 gr	20 grams	22 grams	19 grams
Ice	0.6 Blocks	0.25 Blocks	0.14 Blocks	0.16 Blocks	0.11 Blocks
The meatballs	400 gr	190 gr	50 gr	55 gr	35 gr
Sasa	125 gr	48 gr	18 grams	15 grams	12 grams
Nutmeg	238 gr	97 gr	35 gr	32 grams	30 grams
Chilli	-	-	-	-	120 gr
Egg	-	500 gr	-	-	-

Based on Table 4.8, the raw materials used to produce Bakso Mas Kabul consist of main ingredients and supporting ingredients with different compositions for each menu. Bakso Urat uses the most raw materials, primarily beef, sago, and water, accompanied by various complementary spices. Bakso Telur uses additional eggs as a filling with less beef and sago, while Bakso Super uses raw materials in smaller quantities than the two menus.

Table 9 Grilled Meatball Ingredients Data

Raw materials	Standard of Use(1 Day Production)
	Grilled Meatballs
Chicken	7 kg
Sago	7 kg
Salt	100 gr
Flavoring	250 gr
Garlic	250 gr
Red onion	250 gr
Fried onions	250 gr
Pepper	50 gr
Water	9.5 liters
Sugar	250 gr
Ice	1

According to Table 9, Bakso Bakar (grilled meatballs) is made using chicken and sago as the main ingredients, combined with various spices, water, and ice cubes to create a distinctive texture and flavor. Furthermore, the use of sauce and soy sauce during the grilling and serving stages imparts a distinctive flavor, making Bakso Bakar a popular dish among consumers.

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Table 10 Direct Labor and Indirect Labor Data

	Duration (Hours) Per day	Monthly Salary Rate
Labor Direct	6	Rp. 600,000
Labor Indirect	10	Rp1,500,000

Based on Table 6, Bakso Mas Kabul's workforce consists of 3 direct workers and 3 indirect workers. Direct workers work 6 hours per day with a monthly salary of Rp600,000, while indirect workers work 10 hours per day with a monthly salary of Rp1,500,000. This division is adjusted according to their respective duties and responsibilities to support the smooth running of production and business services.

Sales Budget

Table 11 Forecasting Analysis (least square) of Meatball Tendons

Year	Sale (y)	x	xy	x^2
2021	25,500	0	0	0
2022	26,500	1	26,500	1
2023	27,000	2	54,000	4
2024	27,700	3	83,100	9
2025	28,500	4	114,000	16
∑	135,200	10	277,600	30

Table 12 Forecasting Analysis (least square) Egg Meatballs

Year	Sale (y)	x	xy	x^2
2021	7,500	0	0	0
2022	7,900	1	7,900	1
2023	8000	2	16,000	4
2024	9,200	3	27,600	9
2025	10,700	4	42,800	16
∑	43,300	10	94,300	30

Based on the calculation results above, the forecast for Egg Meatball sales in 2026 using the least square method is 10,970 portions of egg meatballs.

Table 13 Forecasting Analysis (least square) of Bakso Super

Year	Sale (y)	x	xy	x^2
2021	3,500	0	0	0
2022	3,580	1	5,580	1
2023	5,150	2	10,300	4
2024	5,200	3	15,600	9
2025	5,350	4	21,400	16
∑	22,780	10	50,880	30

Based on the calculation results above, the forecast for Bakso Super sales in 2026 using the least square method is 6,152 portions of Bakso Super.

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Table 14 Forecasting Analysis (least square) of Jumbo Meatball Balls

Year	Sale (y)	x	xy	x^2
2021	3,500	0	0	0
2022	3,580	1	3,580	1
2023	5,150	2	10,300	4
2024	5,200	3	15,600	9
2025	5,350	4	21,400	16
∑	22,780	10	50,880	30

Based on the calculation results above, the forecast for Jumbo Meatball Ball sales in 2026 using the least square method is 6,152 portions of Jumbo Meatball Ball.

Table 15 Forecasting Analysis (least square) of Bakso Cetar Booming

Year	Sale (y)	x	xy	x^2
2021	3,400	0	0	0
2022	3,450	1	3,450	1
2023	3,500	2	7,000	4
2024	3,550	3	10,650	9
2025	3,600	4	14,400	16
∑	17,500	10	35,500	30

Based on the calculation results above, the sales forecast for Bakso Cetar Membahana in 2026 using the least square method is 3,650 portions of Bakso Cetar Membahana.

Table 16 Forecasting Analysis (least square) of Grilled Meatballs

Year	Sale (y)	x	xy	x^2
2021	82,700	0	0	0
2022	83,800	1	83,800	1
2023	86,400	2	172,800	4
2024	88,200	3	264,600	9
2025	89,500	4	358,800	16
∑	430,600	10	879,200	30

Based on the calculation results above, the forecast for sales of grilled meatballs in 2026 using the least square method is 91,520 portions of grilled meatballs.

Table 17*Forecasting (tied least squares)*with the condition ∑X=0 Meatball Tendon Products

Year	Sale (y)	x	xy	x^2
2021	25,500	-2	-51,000	4
2022	26,500	-1	-26,500	1
2023	27,000	0	0	0
2024	27,700	1	27,700	1
2025	28,500	2	57,000	4
∑	135,200	0	7,200	10

Based on the results of the calculation of Egg Meatball sales in 2026 using the forecasting tied least square method ∑ X=0, there are 10,970 portions of egg meatballs..

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Table 18Forecasting (tied least square) with Condition ∑X=0 Super Meatball Products

Year	Sale (y)	x	xy	X2
2021	7,500	-2	-15,000	4
2022	7,900	-1	-7,900	1
2023	8000	0	0	0
2024	9,200	1	9,200	1
2025	10,700	2	21,400	4
∑	43,300	0	7,700	10

Based on the results of the calculation of Egg Meatball sales in 2026 using the forecasting tied least square method ∑ X=0, there are 10,970 portions of egg meatballs..

Table 19Forecasting (tied least square) with Condition ∑X=0 Super Meatball Products

Year	Sale (y)	x	xy	X^2
2021	3,500	-2	-7,000	4
2022	3,580	-1	-3,580	1
2023	5,150	0	0	0
2024	5,200	1	5,200	1
2025	5,350	2	10,700	4
∑	22,780	0	5,320	10

Based on the results of the calculation of Super Meatball sales in 2026 using the forecasting tied least square method ∑ X=0, there are 6,152 portions of Super Meatballs.

Table 20 Forecasting (tied least square) with Condition ∑X=0 Jumbo Meatball Products

Year	Sale (y)	x	xy	X^2
2021	3,500	-2	-7,000	4
2022	3,580	-1	-3,580	1
2023	5,150	0	0	0
2024	5,200	1	5,200	1
2025	5,350	2	10,700	4
∑	22,780	0	5,320	10

Based on the results of the calculation of Jumbo Meatball Ball sales in 2026 using the forecasting tied least square method ∑ X=0 is 6,152 portions of jumbo meatballs.

Table 21Forecasting (tied least square) with Condition ∑X=0 Cetar Membangana Meatball Products

Year	Sale (y)	x	xy	X^2
2021	3,400	-2	-6,800	4
2022	3,450	-1	-3,450	1
2023	3,500	0	0	0
2024	3,550	1	3,550	1
2025	3,600	2	7,200	4
∑	**17,500**	0	**500**	10

Based on the results of the calculation of sales of Cetar Membahana Meatballs in 2026 using the forecasting tied least square method ∑ X=0, there are 3,650 portions of Cetar Membahana Meatballs..

Table 22Forecasting (tied least square) with Condition ∑X=0 Grilled Meatball Products

Year	Sale (y)	x	xy	x^2
2021	82,700	-2	-165,400	4
2022	83,800	-1	-83,800	1
2023	86,400	0	0	0
2024	88,200	1	88,200	1
2025	89,500	2	179,000	2
∑	430,600	0	18,000	10

Based on the results of the calculation of Bakso Bakar sales in 2026 using the forecasting tied least square method ∑ X=0, there are 6,152 portions of Bakso Bakar.

Table 23 Market Share of Meatball Tendons

Month	Product(%)	Market share (Unit)	Selling price (Rp)	Amount Sales (Rp)
January	0.08	2,433	16,000	38,928,000
February	0.08	2,433	16,000	38,928,000
March	0.08	2,433	16,000	38,928,000
April	0.08	2,433	16,000	38,928,000
May	0.08	2,433	16,000	38,928,000
June	0.08	2,433	16,000	38,928,000
July	0.08	2,433	16,000	38,928,000
August	0.08	2,433	16,000	38,928,000
September	0.08	2,433	16,000	38,928,000
October	0.08	2,433	16,000	38,928,000
November	0.08	2,433	16,000	38,928,000
December	0.08	2,437	16,000	38,992,000
	1.00	**29,200**		**467,200,000**

Table 24 Market Share of Egg Meatballs

Month	Product(%)	Market Share (Units)	Selling Price (Rp)	AmountSal es (Rp)
January	0.08	914	17,000	15,538,000
February	0.08	914	17,000	15,538,000
March	0.08	914	17,000	15,538,000
April	0.08	914	17,000	15,538,000
May	0.08	914	17,000	15,538,000
June	0.08	914	17,000	15,538,000
July	0.08	914	17,000	15,538,000
August	0.08	914	17,000	15,538,000
September	0.08	914	17,000	15,538,000
October	0.08	914	17,000	15,538,000
November	0.08	914	17,000	15,538,000
December	0.08	916	17,000	15,572,000
	1.00	**10,970**		**186,490,000**

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Table 25 Market Share of Super Meatballs

Month	Product(%)	Share Market (Unit)	Price Sell (Rp)	Amount Sales (Rp)
January	0.08	512	18,000	9,216,000
February	0.08	512	18,000	9,216,000
March	0.08	512	18,000	9,216,000
April	0.08	512	18,000	9,216,000
May	0.08	512	18,000	9,216,000
June	0.08	512	18,000	9,216,000
July	0.08	512	18,000	9,216,000
August	0.08	512	18,000	9,216,000
September	0.08	512	18,000	9,216,000
October	0.08	512	18,000	9,216,000
November	0.08	512	18,000	9,216,000
December	0.08	520	18,000	9,216,000
	1.00	**6,152**		**110,736,000**

Table 26 Market Share of Jumbo Ball Meatballs

Month	Product(%)	Market Share (Units)	Selling Price (Rp)	AmountSales (Rp)
January	0.08	512	20,000	10,240,000
February	0.08	512	20,000	10,240,000
March	0.08	512	20,000	10,240,000
April	0.08	512	20,000	10,240,000
May	0.08	512	20,000	10,240,000
June	0.08	512	20,000	10,240,000
July	0.08	512	20,000	10,240,000
August	0.08	512	20,000	10,240,000
September	0.08	512	20,000	10,240,000
October	0.08	512	20,000	10,240,000
November	0.08	512	20,000	10,240,000
December	0.08	520	20,000	10,400,000
	1.00	**6,152**		**123,040,000**

Table 27 Market Share of Cetar Membahana Meatballs

Month	Product(%)	Market share (Unit)	Selling price (Rp)	Amount Sales (Rp)
January	0.08	304	22,000	6,688,000
February	0.08	304	22,000	6,688,000
March	0.08	304	22,000	6,688,000
April	0.08	304	22,000	6,688,000
May	0.08	304	22,000	6,688,000
June	0.08	304	22,000	6,688,000
July	0.08	304	22,000	6,688,000
August	0.08	304	22,000	6,688,000
September	0.08	304	22,000	6,688,000

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October	0.08	304	22,000	6,688,000
November	0.08	304	22,000	6,688,000
December	0.08	306	22,000	6,732,000
	1.00	**3,650**		**80,300,000**

Table 28 Market Share of Grilled Meatballs

Month	Product(%)	Market Share (Units)	Selling Price (Rp)	AmountSales (Rp)
January	0.08	7,627	3,000	22,881,000
February	0.08	7,627	3,000	22,881,000
March	0.08	7,627	3,000	22,881,000
April	0.08	7,627	3,000	22,881,000
May	0.08	7,627	3,000	22,881,000
June	0.08	7,627	3,000	22,881,000
July	0.08	7,627	3,000	22,881,000
August	0.08	7,627	3,000	22,881,000
September	0.08	7,627	3,000	22,881,000
October	0.08	7,627	3,000	22,881,000
November	0.08	7,627	3,000	22,881,000
December	0.08	7,623	3,000	22,869,000
	1.00	**91,520**		**274,560,000**

So, the market share (sales) of grilled meatballs in 2026 is 91,520, with total sales of Rp. 274,560,000.

Production Budget

A production budget is a plan designed to determine the number of products to be produced during a specific period as a basis for planning and controlling a company's operations. In this study, the production budget for the Bakso Mas Kabul MSME used a production stabilization policy, which maintains a relatively constant production volume each month. This approach was chosen because product demand tends to be stable based on sales forecasting results, thus creating a more efficient production process, simplifying raw material planning, organizing the workforce in a more structured manner, and controlling production costs.

Bakso Mas Kabul also implements a zero inventory policy, meaning there is no beginning or ending inventory of finished goods. All products produced are planned for immediate sale within the same period. Therefore, the quantity of finished goods required equals budgeted sales, while the production volume is calculated by dividing total annual sales evenly over 12 months.

Based on the results of the production budget preparation, the average production volume for each month is as follows:

1. Meatball tendons as many as 2,433 units per month with a total annual production of 29,200 units.
2. Egg meatballs as many as 914 units per month with a total annual production of 10,970 units.
3. Super meatballs as many as 513 units per month with a total annual production of 6,152 units.
4. Jumbo meatball balls as many as 513 units per month with a total annual production of 6,152 units.
5. Cetar Bakso produces 304 units per month with a total annual production of 3,650 units.
6. Grilled meatballs as many as 7,627 units per month with a total annual production of 91,520 units.

Overall, the implementation of the production stabilization policy results in consistent production levels throughout the year, thus facilitating the preparation of raw material requirements budgets, supporting

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the smooth running of the production process, optimizing the use of resources, and reducing the risk of waste and storage costs due to finished goods inventory.

Raw Material Budget

This section discusses the raw material budget for the Bakso Mas Kabul MSME as a basis for planning raw material requirements to ensure smooth production and avoid inventory shortages or excesses. The budget is based on production targets for each menu item and standard raw material usage per portion.

Bakso Mas Kabul, a small and medium enterprise, offers six main menu items: tendon meatballs, egg meatballs, super meatballs, jumbo meatballs, spectacular meatballs, and grilled meatballs. Each product has a different ingredient composition, so its raw material requirements are calculated separately based on standard recipes.

In budgeting, raw material requirements are calculated by dividing the quantity of raw materials used in a single production run by the number of portions produced to obtain the standard raw material requirement per portion. This standard is then multiplied by the monthly production volume to obtain the total raw material requirement for the budget period.

The calculation results show that:

1. Meatball tendons are produced around 2,433–2,437 portions per month with the standard main requirements of 0.075 kg of beef, 8.5 grams of sago, 1.85 grams of salt, 3.075 grams of flavoring, 3.075 grams of garlic, and other complementary ingredients per portion.
2. Egg meatballs are produced around 914–916 portions per month with standard requirements of 0.065 kg of beef, 7.667 grams of sago, 16.667 grams of eggs, and other supporting ingredients for each portion.
3. Super meatballs are produced at around 512–520 portions per month with a requirement of 0.08 kg of beef, 8 grams of sago, and other ingredients according to recipe standards.
4. Jumbo meatball balls are produced around 512–520 portions per month with a requirement of 0.087 kg of beef, 8 grams of sago, and other complementary ingredients based on production standards.
5. Bakso cetar membahana is produced around 304–306 portions per month with a requirement of 0.11 kg of beef, 12 grams of sago, and a higher spice composition than other menus.

Overall, the raw material requirements budget provides clear guidance on the quantity of each ingredient required according to the production plan. With this budget, the Bakso Mas Kabul MSME can make more planned raw material purchases, control raw material usage during production, reduce waste, and maintain smooth production processes and cost efficiency.

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Raw Material Purchase Budget

The raw materials purchase budget is obtained by adding the raw materials requirements budget to the ending raw materials inventory, then subtracting the beginning raw materials inventory. This calculation is performed to determine the amount of raw materials that must be purchased during the budget period to ensure smooth production.

Labor Budget

The labor budget is prepared to plan direct and indirect labor costs that support business operations. Based on the 2026 budget, Bakso Mas Kabul MSME employs 3 direct workers with a salary of Rp600,000 per person per month, so that the total direct labor cost is Rp1,800,000 per month or Rp21,600,000 per year. In addition, there are 3 indirect workers (servants) with a salary of Rp1,500,000 per person per month, so that the total indirect labor cost reaches Rp4,500,000 per month or Rp54,000,000 per year. This budget serves as the basis for controlling labor costs and supporting the smooth operation of the business.

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Overhead Cost Budget

The overhead cost budget is a cost plan used to support the production process outside of the costs of raw materials and direct labor. This budget serves as a guideline in estimating the need for indirect operational costs as well as a cost control tool for more effective and efficient use of resources. Based on the calculation results, the overhead costs of the Bakso Mas Kabul MSME consist of the costs of auxiliary materials and fuel costs. The costs of auxiliary materials include gas amounting to Rp34,533,753, sauce Rp5,125,344, soy sauce Rp5,125,344, satay skewers Rp3,600,000, and plastic Rp11,774,009, so that the total cost of auxiliary materials reaches Rp60,158,451 per year. In addition, there are fuel costs of Rp3,000,000 per year.

Thus, the total overhead budget required for one year is Rp63,158,451. This budget serves as the basis for MSMEs in planning operational costs to support production and helps control costs so that production activities can run effectively and efficiently.

Cost of Goods Sold Budget

Cost of Goods Sold (COGS) is the total production cost consisting of raw material costs, direct labor, and factory overhead costs. Based on the 2026 COGS budget, the COGS for tendon meatballs is Rp11,978/portion, egg meatballs Rp12,359/portion, super meatballs Rp12,831/portion, jumbo meatballs Rp13,780/portion, cetar membahana meatballs Rp18,768/portion, and grilled meatballs Rp1,976/skewer. Differences in COGS are influenced by variations in the costs of raw materials, labor, overhead, and the production quantity of each product.

General Administration Cost Budget

The general and administrative expense budget is a planned operational expense used to support the smooth running of business activities outside of production costs. Based on the 2026 budget, the total general and administrative expenses of the Bakso Mas Kabul MSME are IDR 64,800,000 per year, consisting of IDR 3,600,000 for electricity, IDR 7,200,000 for water, and IDR 54,000,000 for service staff salaries. This budget serves as the basis for controlling operational costs so that business activities can run effectively and efficiently.

Profit and loss

The income statement is a financial report that shows the revenue, costs, and profit or loss obtained by a company in one period. Based on the 2026 projection, Bakso Mas Kabul MSME obtained sales of Rp1,242,338,000, Cost of Goods Sold (COGS) of Rp898,401,326, resulting in a gross profit of Rp343,936,674. After deducting operational costs of Rp64,800,000, the business obtained a net profit of Rp279,136,674, which indicates that revenue is able to cover all operational costs and the business has good prospects for continued growth.

Cash Budget

A cash budget is a plan for cash receipts and disbursements used to ensure the availability of funds to support business operations. Based on the Bakso Mas Kabul MSME cash budget for 2026, monthly cash receipts of Rp103,528,167 were able to cover cash expenditures of Rp80,266,777, so that the cash balance continued to increase throughout the year. The cash balance, which was originally Rp10,000,000 at the beginning of January, increased gradually to reach Rp206,079,156 at the end of December. This condition indicates that the business's cash flow is in a healthy condition, with receipts consistently greater than expenses, thus supporting smooth operations and business sustainability.

Balance Sheet

The balance sheet is a financial report that shows the position of a company's assets, liabilities, and equity at the end of a period. Based on the Bakso Mas Kabul MSME balance sheet as of December 31, 2026, total assets were recorded at IDR 535,301,959, consisting of cash and cash equivalents of IDR 205,301,959, net operational equipment of IDR 40,000,000, and net buildings of IDR 290,000,000. The business has no liabilities or debts, so all assets come from capital and owner's equity of IDR 535,301,959. This condition indicates a healthy financial position with a capital structure that is fully supported by equity and a balanced balance sheet according to the basic accounting equation.

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Business Modal Canvas for the sustainability of Bakso Mas Kabul's business

Based on interviews, observations, and documentation, the Bakso Mas Kabul MSME business model was analyzed using the Business Model Canvas (BMC), which consists of nine main elements. Customer segments include students, workers, and the general public, with key strengths being distinctive flavors, affordable prices, and large portions. Sales are conducted directly and through digital platforms such as Instagram, GoFood, GrabFood, and ShopeeFood, although digital marketing still needs to be optimized.

Customer relationships are built through friendly service and consistent product quality, but a loyalty program is not yet supported. The primary source of revenue comes from meatball sales, so product diversification is recommended, including frozen food and family packages. Key resources include production equipment, labor, a strategic location, recipes, and the owner's experience, all of which need to be supported by the development of standard operating procedures (SOPs) to ensure business sustainability.

Core activities include raw material purchasing, production, marketing, service, and financial management. The study recommends implementing a master budget as a guideline for operational planning and control. Business partnerships with suppliers and delivery platforms need to be strengthened through long-term collaborations to maintain stable raw material supply and prices. Meanwhile, the cost structure is dominated by raw material costs, requiring a more structured budgeting and financial recording system to continuously improve cost efficiency, profitability, and business sustainability.

Conclusion

This study shows that the preparation of a master budget integrated with the Business Model Canvas can be a strategy that supports the sustainability of the Bakso Mas Kabul MSME. The results of the budget preparation produce a 2026 sales projection of Rp1,242,338,000 with a net profit of Rp279,136,674 and a final cash balance of Rp206,079,156, which indicates the business's financial condition is in the healthy category. In addition, the preparation of a budget for sales, production, raw material requirements, labor, overhead costs, administrative and general costs, and financial reports provides more systematic guidelines in planning, cost control, and decision-making. The Business Model Canvas analysis also identified several development strategies, including optimizing digital marketing, implementing customer loyalty programs, product diversification, developing standard operating procedures, strengthening partnerships with suppliers, and implementing a more structured financial recording system to improve business efficiency and competitiveness.

This study has limitations because it was conducted on only one MSME, so the results cannot be generalized to all business sectors. It also uses historical data and forecasting assumptions that do not consider changes in economic conditions, inflation, or market demand dynamics. Therefore, further research is recommended to involve more MSMEs from various subsectors and regions, use a longer observation period, and combine more comprehensive forecasting and financial analysis methods to obtain more accurate results. Practically, the results of this study can serve as a reference for MSMEs in preparing a master budget as an instrument for financial planning and control, as well as a basis for strategic decision-making to improve operational efficiency, maintain profit stability, strengthen business governance, and support long-term business sustainability.

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