ANALISIS MODAL KERJA DAN PENGELOLAAN KEUANGAN TERHADAP PENDAPATAN UKM (STUDI KASUS PADA UKM KERUPUK SINGKONG BAROKAH DI KECAMATAN DAU, KABUPATEN MALANG)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui peran modal kerja dan pengelolaan keuangan dalam meningkatkan pendapatan pada UKM Kerupuk Singkong Barokah. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi dengan informan anak pemilik usaha, karyawan, dan bagian keuangan. Hasil penelitian menunjukkan bahwa modal kerja berperan penting dalam mendukung kelancaran operasional usaha, terutama dalam pembelian bahan baku dan pembayaran tenaga kerja. Seluruh transaksi dilakukan secara tunai sehingga perputaran kas berjalan lancar. Pengelolaan persediaan dan aset lancar juga mendukung proses produksi, meskipun dipengaruhi oleh faktor cuaca. Pengelolaan keuangan masih dilakukan secara sederhana tanpa pencatatan, pemisahan keuangan, dan penyusunan laporan keuangan. Meskipun demikian, perencanaan dan pengendalian keuangan tetap dilakukan berdasarkan pengalaman. Pendapatan usaha bersifat fluktuatif dan dipengaruhi oleh volume penjualan, perluasan pasar, kapasitas produksi, efisiensi biaya, serta kondisi pasar dan cuaca. Peningkatan penjualan dan produksi berdampak positif terhadap pendapatan, namun keterbatasan produksi dan kenaikan harga bahan baku menjadi kendala. Kesimpulannya, modal kerja dan pengelolaan keuangan berperan dalam meningkatkan pendapatan, namun masih perlu ditingkatkan agar lebih optimal.

Kata kunci: Modal kerja, pengelolaan keuangan, pendapatan, UKM

ANALYSIS OF WORKING CAPITAL AND FINANCIAL MANAGEMENT ON SME INCOME (CASE STUDY ON KERUPUK SINGKONG BAROKAH SME IN DAU DISTRICT, MALANG REGENCY)

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ABSTRACT

This study aims to determine the role of working capital and financial management in increasing income at Kerupuk Singkong Barokah SME. This research uses a qualitative method with a descriptive approach. Data collection techniques were carried out through interviews, observations, and documentation involving informants such as the owner's child, employees, and the finance section. The results of the study show that working capital plays an important role in supporting the smooth operation of the business, especially in purchasing raw materials and paying labor wages. All transactions are conducted in cash, allowing for a smooth cash flow cycle. Inventory management and other current assets also support the production process, although they are influenced by weather conditions. Financial management is still carried out in a simple manner without proper recording, separation of business and personal finances, and preparation of financial statements. However, financial planning and control are still implemented based on experience. Business income tends to fluctuate and is influenced by sales volume, market expansion, production capacity, cost efficiency, as well as market and weather conditions. Increased sales and production have a positive impact on income, but production limitations and rising raw material costs become constraints. In conclusion, working capital and financial management play a role in increasing income; however, improvements are still needed to achieve optimal results.

Keywords: Working capital, financial management, income, SMEs