

**ANALYSIS OF FINANCIAL PERFORMANCE IN THE HOME INDUSTRY OF KERUPUK
TEMPE IN MATANG MUNYE, SYAMTALIRA ARON SUB-DISTRICT****Nur Azizah¹, Mariyana BR Manik², Sumarni³, M. siddiq⁴, Rico Nur Ilham⁵**^{1,2,3,4,5}Faculty of Economic and Business Universitas MalikussalehCorresponding Author: riconurilham@unimal.ac.id**Abstract**

Tempe crackers are a type of puli/karak crackers mixed with soybean crackers. These crackers are a new product from existing types of crackers, such as prawn crackers, onion crackers, karak and cassava crackers. Products from agriculture such as soybean production can be commodity or very expensive quality such as tempeh crackers, besides being able to meet the needs of the community it also opens business opportunities for the community to do entrepreneurship. Assessment of financial performance is one way that can be done by the management in seeing the achievement of profits earned by a company. This financial performance can be measured by analyzing and evaluating the company's financial statements by looking at the company's financial position in a certain period so that it can be seen the achievements of a company.

Keywords: *Analysis, Tempe Crackers, Industry and Management***INTRODUCTION**

The situation of companies in the current era of globalization is faced with intense competition, this is due to the many new companies that have sprung up in both the manufacturing and service sectors. Thus encouraging companies to be more efficient and selective in running their business, and also every company is expected to be able to manage their company to be more professional so that the company can achieve high profits in the long term.

Assessment of financial performance is one way that can be done by the management in seeing the achievement of profits earned by a company. This financial performance can be measured by analyzing and evaluating the company's financial statements by looking at the company's financial position in a certain period so that it can be seen the achievements of a company. Measuring tools or analysis that can be used in assessing a company's financial performance include: Financial Ratio Analysis, Market Value Added (MVA) analysis, Economic Value Added (EVA) and Balanced Score Card / BSC analysis, Capital analysis Asset Management, Equity and Liquidity (CAMEL).

In this study the method used to analyze financial statements is the du pont system, because this analysis is comprehensive and management can determine the efficiency level of asset utilization, it can be used to measure the profitability of each product produced by the company so that it is known which products are potential and in analyze financial statements using a more integrative approach and use financial statements as an element of analysis. Du Pont analysis also combines the ratio of activity / asset turnover with the ratio of profit / Profit Margin on sales and shows how the two interact in determining Return On Investment (ROI), and also This analysis can measure the level of profit on the sale of products produced by the company. The application of the du pont system in this study was carried out in the Home Industry, which is a product business house or also a small company.

It is said to be a small company because this type of economic activity is centered at home, the home industry that is used as the object of this research is the tempe cracker home industry in Matang Munye Village, Syamtalira Aron District, one of the sub-districts in North Aceh Regency which has an area of 76.34 km². Its area is bordered by Nibong District to the north, to the south by Tanah Luas District, to the east by Samudra District and to the west by Meurah Mulia District North Aceh. So far, tempe crackers in the Aceh Uarat market are tempe crackers originating Matang Munye Village, Syamtalira Aron District, The number of tempe cracker industries in Kuala Bireun District, Bireun Regency.

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Product Images



Pictures of UMK members and owners



LITERACY REVIEW

Financial performance

Financial Performance According to Sucipto (2003), the definition of financial performance is the determination of certain measures that can measure the success of a company in generating profits. Meanwhile, according to Sawir (2003), financial performance is a process or process device to determine the company's financial condition, by making rational decisions using certain analytical tools.

According to Hery (2015) "Financial performance is a formal effort to evaluate the efficiency and effectiveness of a company in generating profits and a certain cash position. By measuring financial performance, it can be seen the prospects for growth and development of the company's finances. The company is said to be successful if the company has achieved a certain predetermined performance

RESEARCH METHOD

1. Time and Location of Research

This research was conducted in June 2022 at the tempe cracker home industry in the village of Matameunye, Syamtalira Aron sub-district. The selection of this location was made purposively with the consideration that the village of Mature Meunye, Syamtalira Aron sub- district, was a very strategic location for this research.

2. Types and Sources of Data

a. Primary data

The primary data in this study came from direct field observations and interviews with tempe home industry owners. Primary data consists of data on costs incurred for making tempe, such as the cost of raw materials for tempe, the number of workers in the tempe industry, marketing locations, revenue, profits, and other costs in the business of making tempe in June 2022.

b. Secondary data

The secondary data in this study came from the direct tempe cracker home industry. Secondary data consists of home industry data for tempe crackers in the village of Matang Meunye, Syamtalira Aron sub-district.

c. . Method of collecting data

1. Interview, namely collecting data by conducting direct interviews with the owner.
2. Observation, namely data collection through direct observation of the field of the object under study.
3. Documentation, namely data collection by recording data related to the tempe cracker home industry.

b. Population and Sample

The population is all data that has the same characteristics and becomes an object of research. The population in this study is the tempe cracker home industry in the village of Matameunye, Syamtalira Aron sub-district, North Aceh. The sample is part of the population that you want to study and can represent the characteristics and conditions of that population. The sampling technique used in this study was purposive sampling. According to Sugiyono (2012) purposive sampling is a sampling technique. data sources with certain considerations.

Based on this, this research determines the tempe cracker home industry that can be used as a research sample, namely the tempe bungong nanggroe cracker home industry which is used as the sample with the consideration that after conducting interviews with the owner of the tempe cracker home industry it is known that the home industry is categorized as large in terms of quantity. the production is for the home industry scale, in addition to the large amount of production, the tempe cracker industry is also well known by the people inside and outside the area, in terms of marketing tempe in the home industry.

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RESULTS AND DISCUSSION

Results

We made observations on the tempe cracker business in the village of Matang Munye, Syamtalira Aron District, North Aceh Regency. After that we also conducted interviews with the owner, we asked a few questions to the owner of the tempe cracker business and also made a recording for documentation or evidence. because we saw the development of life which continues to move towards a more modern direction and the activity of the people continues to increase so that people prefer food or a practical and quick snack to save more time and to make it easy to carry anywhere. Therefore, this tempe cracker business has a chance to continue to grow. To continue and continue to develop a business requires a high entrepreneurial spirit and spirit.

Details that we can attach to this tempe cracker UMKM research

a. Raw material

Tabel 1

No	Material Name	The amount	Unit price	Total price
1.	Flour	25 Kg	Rp. 10.000	Rp. 250.000
2.	Starch	10 Kg	Rp. 12.000	RP. 120.000
3.	Soybeans	4 Kg	Rp. 20.000	Rp. 80.000
4.	Red onion	4 ons	Rp. 7.000	Rp. 7.000
5.	Garlic	4 ons	Rp. 7000	Rp. 7.000
6.	Ginger	4 ons	Rp. 4.000	Rp. 4.000
7.	Salt	1 pcs	Rp. 5.000	Rp. 5.000
8.	Food coloring	1 pcs	Rp. 5.000	Rp. 5.000
9.	Developer	1 pcs	Rp. 20.000	Rp. 20.000
	Sub-Total		Rp. 498.000	

a. equipment

Tabel 2

1.	Cutting machine	1 Buah	Rp. 10.000.000	Rp. 10.000.000
2.	Dough Machine	1 Buah	Rp. 1.500.000	Rp. 1.500.000
3.	Steamed Boiler	2 Buah	Rp. 300.000	Rp. 600.000
4.	Print	10 Buah	Rp. 50.000	Rp. 500.000
5.	Refrigerator	2 Buah	Rp. 3.500.000	Rp. 7.000.000
6.	Gas stove	2 Buah	Rp. 470.000	Rp. 940.000
7.	Blender	1 buah	Rp. 300.000	Rp. 300.000
8.	Crackers drying	30 Buah	Rp. 50.000	Rp. 1.500.000
9.	tarp	4 Meter	Rp. 12.000	Rp. 480.000
10.	Gas cylinders	2 Buah	Rp. 165.000	Rp. 330.000
11.	Basin	1 Buah	Rp. 40.000	Rp. 40.000
	Total		Rp. 23.190.000	

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c. Miscellaneous expense

Tabel 3

No	Name of goods	The amount	Unit price	Total price
1.	Gas Refill	2 pieces	Rp. 25.000	Rp. 50.000
	Total		Rp. 50.00	

a. capital/budget

The initial capital issued in one production is as follows.

- Rp. 23.738.000

Total cost = raw material + equipment + Additional costs

= Rp. 498.000 + Rp. 23.190.000 + Rp. 50.000

= Rp. 23.738.000

The total expenditure used in one-time production which produces 52 Kg of product with expenditure capital = Rp. 23.738.000

This tempe cracker business really helps Mrs. Mansyuriah in her daily life because it can meet the needs of Mrs. Mansyuriah's household. Within a month Mrs. Mansyuriah received a profit of Rp. 4,000,000-,. In the event that within 1 year Mrs. Mansyuriah was able to generate a profit of Rp. 48,000,000/year.

CONCLUSION

in research conducted on UMKM HOME INDUSTRY KERUPUK TEMPE including analysis of initial capital, prices, and manufacturing techniques. At a more dominant cost is the condition with higher expenditure. The marketing of tempeh chips craftsmen in Matang Meunye village experienced an increase in income with the home industry sales method rather than the consignment method. Financial performance appraisal is one way that can be done by management in seeing the achievement of profits earned by a company. Performance This financial can be measured by analyzing and evaluating financial reports company that is by looking at the company's financial position in a certain period so that can know the achievements achieved by a company. Measuring or analysis tools can be used in assessing the company's financial performance including: Ratio analysis Finance, market value added analysis (Market Value Added / MVA), added value analysis economic (Economic Value Added / EVA) and Balanced Score Card / BSC, Capital analysis Asset Management, Equity and Liquidity (CAMEL). In this study the method used to analyze financial statements is the du pont system, because this analysis is thorough and management can knowing the efficiency level of asset utilization, can be used to measure profitability of each product produced by the company so that it is known which products are potential and in analyzing financial statements using a more integrative approach and use financial reports as elements analysis. Du pont analysis also incorporates the activity/asset turnover ratio with profit / Profit Margin ratio on sales and shows how the two interact in determining Return On Investment (ROI), and also this analysis can measure the level profits on sales of products produced by the company. Implementation of the du pont system in this research conducted on Home Industry (home industry) which is a house goods product business or also a small company

Suggestion

Based on the results of the research, suggestions that can be given include:

1. For Tempeh Chips Producers
 - a. To increase the production of tempeh chips, manufacturers should add more employees to increase revenue and maximize profits.
 - b. it is better if the packaging is labeled with an expiration date and a number that can be contacted to make it easier for consumers to place an order.
2. For Local Government

To increase profits and develop the Tempe cracker industry in Matang Munye, Syamtalira Aron District, it is best to provide assistance both in terms of capital and business assistance. facilitate consumers in placing orders.

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