

ABSTRAK

Penelitian dilakukan untuk mengkaji tentang finansial dalam usaha agroindustri keripik singkong di Kabupaten Jember. Tujuan penelitian ini untuk: 1) mengidentifikasi apakah agroindustri kripik singkong di Kabupaten Jember menguntungkan secara finansial dan layak untuk diusahakan. 2) mengidentifikasi keuntungan berdasarkan skala usaha. 3) mengidentifikasi tingkat sensitivitas terhadap perubahan input. Penelitian dilakukan di Kabupaten Jember, ditentukan secara purposive. Sampel di tentukan secara *total sampling* sebanyak 15 responden. Data dianalisis menggunakan analisis finansial dan sensitivitas. Hasil penelitian menyimpulkan: 1) Agroindustri kripik singkong skala kecil dan skala rumah tangga menguntungkan dan layak untuk diusahakan. Agroindustri skala kecil lebih menguntungkan dibandingkan agroindustri kripik singkong skala rumah tangga karena telah melebihi kriteria kelayakan. 2) Agroindustri kripik singkong berdasarkan skala usaha di Kabupaten Jember secara finansial menguntungkan dan layak untuk diusahakan. Kriteria investasi skala kecil menunjukkan nilai NPV yang positif (= Rp 8.364.201); Gross B/C (= 1,219) > 1; Net B/C (= 2,678) > 1; IRR (= 103,8%/tahun) > i dengan *payback period* 8 bulan. Skala rumah tangga menunjukkan nilai NPV positif (= Rp 4.147.903); Gross B/C (= 1,202) > 1; Net B/C (= 2,613) > 1; IRR (= 110,64%/tahun) > i dengan *payback period* 7 bulan. 3) Investasi agroindustri kripik singkong kurang sensitive terhadap perubahan biaya operasional, agroindustri kripik singkong skala kecil lebih mampu bertahan menghadapi kondisi ketidakpastian terhadap perubahan biaya operasional dibanding agroindustri kripik singkong skala rumah tangga.

Kata Kunci : agroindustri, finansial, keripik, sensitivitas, singkong.

ABSTRACT

The research was conducted to examine the finances in the cassava chips agro-industry business in Jember Regency. The purpose of this research is to: 1) identify whether the cassava chips agro-industry in Jember Regency is financially profitable and feasible to cultivate. 2) identify profits based on business scale. 3) identify the level of sensitivity to changes in input. The research was conducted in Jember Regency, determined purposively. The sample is determined by a total sampling of 15 respondents. Data were analyzed using financial and sensitivity analysis. The results of the study concluded: 1) Small-scale and household-scale cassava chip agro-industry is profitable and feasible to cultivate. Small-scale agro-industry is more profitable than household-scale cassava chips agro-industry because it has exceeded the eligibility criteria. 2) Cassava chips agro-industry based on business scale in Jember Regency is financially profitable and feasible to cultivate. Small-scale investment criteria show a positive NPV value (= IDR 8,364,201); Gross B/C (= 1.219) > 1; Net B/C (= 2.678) > 1; IRR (= 103.8%/year) > i with a payback period of 8 months. The household scale shows a positive NPV value (= IDR 4,147,903); Gross B/C (= 1.202) > 1; Net B/C (= 2.613) > 1; IRR (= 110.64%/year) > i with a payback period of 7 months. 3) Investment in cassava chip agro-industry is less sensitive to changes in operational costs, small-scale cassava chip agro-industry is more able to survive uncertain conditions of changes in operational costs compared to household-scale cassava chip agro-i

Keywords: agro-industry, finance, chips, sensitivity, cassava.ndustry.