

Analysis Of Sources And Use Of Funds For The "Omah" Laundry Service Business

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Abstract : *The aim of this research is to find out how much profit this laundry business makes so that it can survive in changing situations. The busier an area, the more laundry businesses will emerge, however, many laundry businesses cannot survive the current competition. Business competition and various other things are often the cause of bankruptcy, for this reason it is necessary to analyze the sources and use of funds to find out where the funds were obtained and what the funds were used for so as to generate profits. OMAH Laundry is a business located on Jl. Seagull 4. Malendeng Ward VII, Paal Dua District. Manado City. This laundry has been operating since 2020 and already has quite a lot of customers. This business provides pick-up and drop-off facilities for its customers. From the results of initial observations and interviews, it is known that OMAH Laundry is a business run by the owner and his family. The main customers of this laundry are students who live in boarding houses around the STAIN and POLTEKES campuses, who in certain months return home or move to another boarding house, but it turns out this business is still running, this is interesting for researchers to find out what causes this business to continue operating while the same type of business around it has gone bankrupt. The method used in this research is: Quantitative method which is based on the philosophy of positivism, used to research certain populations or samples, data collection using instruments and quantitative/statistical data analysis with the aim of testing predetermined hypotheses (Sugiyono, 2023). Technology application readiness level 1. The output to be achieved is: Final research report and scientific publication in the National Kawanua Aksara journal and additional output in the International Journal of Arts and Humanities Social Science. (IJAHSS)*

Keywords: *Analysis, Sources and Use of Funds, Laundry Services.*

I. INTRODUCTION

Changes in people's increasingly busy lifestyles, especially in urban areas and educational areas, have caused an increase in demand for fast and efficient services, including clothes washing or laundry services. A laundry business is a practical solution for individuals or families who do not have enough time to wash and iron their own clothes. Apart from that, the need for clean and neat clothes also encourages people to use this service regularly. Service quality is very important in the service industry, the best service quality is a profit strategy to attract more new customers, retain existing customers, avoid customer attrition, and create special advantages that do not exist just by competing in terms of price. If the service received or felt is in accordance with what the customer expects, then the quality of service can be perceived as good and satisfactory. The success of a company is greatly influenced by how the company provides satisfaction and happiness to customers. Companies as individuals in a system focus their activities on customers as consumers of services, so that they can be more effective and efficient in carrying out activities in providing or providing quality services and products in accordance with customer expectations. The facilities offered by a company also have a big influence on consumer satisfaction, which means that the more complete the facilities provided and supported by an attractive design, the more consumers will be interested and therefore decide to use the services of that company, because if the facilities provided are complete and attractive then the demand for services will also increase, which means it will influence consumers in choosing the service company offered as a place to buy/use services and this will automatically be ingrained in the minds of customers about the quality of services at that company. On the other hand, the company as a system must also make internal customers happy. In this case it is the employee (service producer). The aim is to produce quality services in accordance with external customer expectations. The busier an area, the more laundry businesses will emerge, however, many laundry businesses cannot survive the current competition. Business competition and various other things often cause bankruptcy, so it is necessary to analyze the sources and use of funds to find out where the funds were obtained and what the funds were used for in the business. The correct use of funds is very important in supporting the continuity of the company to achieve its goals. To meet the company's operational needs, one alternative that

can be taken is through short-term debt and long-term debt. On the one hand, this debt will give rise to a fixed burden, namely in the form of principal installments and even interest that must be paid, but on the other hand, debt is a source of funds that can be used to fund the company's profit-making activities. OMAH Laundry is a business located on Jl. Seagull 4, Malendeng Ward VII, Paal Dua District, Manado City. OMAH Laundry has been operating since 2020 and already has quite a lot of customers. The types of laundry carried out are: Unit laundry, kilo laundry, washing/ironing, washing/folding and ironing. This business provides pick-up and drop-off facilities for its customers. From the results of initial observations and interviews, it is known that this laundry is a business run by the owner and his family, this is done to reduce operational costs. The customers of this laundry are the local community and most of the students who board in the area around the STAIN and POLTEKES campuses, who in certain months return home or move to another boarding house. This makes OMAH laundry have to try to manage its funds well to be able to continue operating and make a profit.

Understanding Analysis : Analysis is a systematic process used to organize, interpret and draw conclusions from data that has been collected in research. According to Sugiyono in Quantitative, Qualitative, R & D Research Methods (2018) Analysis is an activity to look for a pattern, apart from that, analysis is a way of thinking related to systematic testing of something to find parts, relationships between parts and relationships with the whole. Detikbali article, "The Definition of Analysis: Following are the Types and Functions" in full <https://www.detik.com/bali/berita/d-6458995/pengertian-analysis-dapat-berikut-jen-dan-fungsinya>. The definition of analysis according to Komaruddin is the activity of thinking to decompose a whole into small components so that you can recognize the signs of the components, the relationship of each component, and the function of each component in an integrated whole. 2. Analysis according to Wiradi is an activity that consists of sorting, breaking down, differentiating things which are then categorized and grouped according to certain criteria and then looking for the meaning and relationship of each. 3. Analysis according to Dwi Prastowo Darminto is the decomposition of a subject into its various parts and the study of the parts themselves, as well as the relationships between the parts to obtain a correct understanding and understanding of the meaning of the whole. 4. Analysis in accounting according to Syahrul is the activity of evaluating the condition of posts or verses relating to accounting and possible reasons for differences that arise. 5. Analysis according to Robert J Schreiter is reading text that localizes various signs and places these signs in dynamic interactions and the messages conveyed. 6. Analysis according to Minto Rahayu is a way of dividing a subject into components, including releasing, undoing, or explaining something that is bound together. 7. Analysis according to Husein Umar is a work process consisting of a series of work stages before research, which is documented by the stages of making a report.

Analysis Functions in Various Fields : Analysis has three functions and objectives, as quoted from the Medan Area University Academic Quality and Information Administration Bureau website at bamai.uma.ac.id. The three analysis functions are as follows: 1. Breaking Something Down into Components. Analysis functions to break something down into small components and to find out the relationships between each component. Component descriptions will be easier to understand, both for each part and as a whole. 2. Gain a More Detailed Understanding: Analysis serves to gain a more detailed understanding of something that was previously unknown. This understanding will be explained to the public so that they can benefit from the results of the analysis. 3. Determining Decision Making: Analysis functions to help determine decision making. Decisions can be taken based on conjectures, theories, or predictions that arise from something understood through analytical methods.

Frequently Used Analysis Methods. Analysis is further divided into several types of methods. Four methods are often used, namely descriptive analysis, comparative analysis, correlation analysis and causality analysis. The following is the explanation: 1. Descriptive Analysis; This analysis is carried out by describing the data obtained as is. Descriptive analysis uses common variable units in statistics, namely average (mean), middle value (median), value that appears most often (mode), and standard deviation or a measure of data diversity. 2. Comparative Analysis; This analysis, taken from the English language compare, is carried out using a comparison technique between one theme and another. Comparisons can also be made between several themes in different subject groups. Comparative analysis is used to find similarities and differences between things being compared. 3. Correlation Analysis; If comparative analysis compares, then correlation analysis is carried out by looking for relationships between several different themes that have not been tested or proven before. 4. Causality Analysis; This analysis was also carried out with the aim of finding relationships. The difference is, causality analysis specializes in searching for information about the relationship between each theme that can influence each other. As the name suggests, this analysis looks for cause and effect relationships. How to Conduct Analysis Correctly; Here's how to carry out analysis correctly, quoting Agung Gde Oka Maheswara in the Data Analysis Methods paper on scribd.com. 1. Preparing Data } The first thing that needs to be done is to

prepare the data through data collection for later processing. In quantitative research, data is processed through the stages of auditing, the process of providing identity (coding), and the process of revealing (tabulating). 2. Choose a Data Analysis Method: The data that has been collected and gone through the various stages above is then divided into groups or categories. Categories have characteristics, including that they must be created in accordance with the problem and research objectives, must be complete, come from one classification rule, and must be at one level. 3. Selecting Statistical Methods: After grouping the data and determining the analysis method, now we need to choose a statistical method to process the data. Some of the techniques used include descriptive statistics, inferential statistics, and regression testing or path testing techniques. Latest Developments in the World of Analytics ;Data analysis is now increasingly needed because we live in the era of big data. Quoting the Gartner site, data analysis can help humans understand a phenomenon and take action against that phenomenon

Sources and Use of Funds : According to Jumingan in "Financial Report Analysis (2018), the term funds is also defined as working capital, in a narrower sense it is defined as cash. The flow of funds in the form of cash in a company can be described as a continuous process. In general, the assets owned by the company are a form of net use of funds, while debts/loans and capital itself are sources of net funds. For each use of funds, this means reducing the source of funds. For going concern companies, basically there is no starting point or ending point. Finished goods (finished products) are produced from various inputs such as raw materials, net fixed assets and labor, these inputs need to be paid for in cash. The production results will then be sold either on credit or in cash. Credit sales will give rise to receivables and if payment is later received, the receivables will turn into cash. If the selling price exceeds the cost of goods sold (including depreciation) for a period the company will make a profit. If otherwise the company will suffer losses. Cash inventory, which is the central point of cash flow, changes from time to time, influenced by changes in production schedules, sales, collection of receivables, disbursement of funds and company expenditure. On the other hand, inventories of raw materials, goods in process, finished goods, trade receivables and trade payables change due to changes in sales, production schedules and policies in managing receivables, inventories and trade payables. According to Dyah Cahyasari in the BRITISH JOURNAL Volume 3, Issue 1, November 2022. Funds in the sense of cash, meaning that every time there is a change in the elements in the financial statements, cash will increase or decrease, so the report is called a cash sources and uses report. This report on sources and uses of cash is prepared to show changes in cash during one period, and provides reasons for changes in cash by showing where the sources of cash come from and their uses. Steps in preparing a report on sources and uses of funds in cash definition, as follows: a. Compare the two balance sheets to compile balance sheet changes in each element. b. Develop a classification of elements that increase cash and groups or elements that reduce cash. c. Grouping elements in the profit and loss statement, especially retained earnings, into groups that increase cash and reduce cash. d. Consolidate all of this information into a report on sources and use of funds. The elements of the balance sheet that appear to always be considered are based classification as follows: a. Elements of current assets other than cash, b. Elements of fixed assets, c. Elements of capital, both own capital and foreign capital, d. Company profits derived from operations. Changes in each of these elements that have the effect of increasing cash are called sources of funds. The existence of a source of funds can be indicated by: 1. Reduced current assets other than cash. Receivables decrease and the proceeds from these payments go into cash. Likewise, a decrease in securities (securities) indicates that securities (securities) are being sold and the proceeds from the sale will increase the amount of cash. The decrease in inventory is due to the sale of goods, so that the proceeds from the sale of these goods go into cash and have the effect of increasing cash. 2. Decreased fixed assets: Decreased fixed assets can occur because they are sold and the proceeds from the sale will increase cash, or decrease due to depreciation and this depreciation is also a source of funds which means increasing cash. 3. Increased debts. The increase in short-term and long-term debt is a source of funds. 4. Increased capital. Selling new shares, for example, will increase cash and is a source of funds. 5. There are benefits from surgery. Retained earnings are a source and addition that increases cash. It is recommended that changes whose effect will be to reduce cash use of funds are characterized by: a. Increase in current assets other than cash. Because purchasing goods and purchases clearly requires funds. b. The increase in fixed assets occurs due to purchases so that funds have been used in these purchases. c. The reduction in debt occurs because of payments, so the amount of cash will decrease as a result of these payments. d. The reduction in capital occurs because the company takes back its invested shares, which means a reduction or use of funds. e. Cash dividend payments. Cash dividends are paid from net profit after tax. This payment is clearly a use of funds. f. There is a loss. This means that the company must cover these losses and will reduce existing funds.

Funds in the Definition of Working Capital : Report on sources and use of working capital. Working capital is in The net meaning is the excess of current assets over current liabilities. This report does not include the

sources of use of funds originating from the elements of working capital itself, because the changes only concern the elements of current assets and current liabilities. These two accounts are called "current accounts", which will not affect changes in the amount of working capital. Working capital only changes if there are changes in elements outside "current accounts", namely what are called "non-current accounts" which have a net effect on working capital. Changes in non-current accounts elements that have the effect of increasing working capital are called sources of working capital. Changes in non-current accounts elements have the effect of reducing working capital, which is called working capital. Under certain conditions, working capital can be greater than the total annual working capital previously, meaning there was an increase in working capital. This is because the sources are greater than the users, so it has a positive net effect on working capital. Conversely, if the use is greater than the source, then the net effect is to reduce working capital. If the source is the same as the amount of use, it means there is no net effect on working capital, so the amount of working capital remains constant (does not change). The sources of working capital are as follows: a. Decreased fixed assets, b. Increase in Long-term debt, c. Increase in capital, d. Profits from operations, as for the use of funds, are as follows: 1. Cash payments, 2. Increase in fixed assets, 3. Reduce long-term debt, 4. Reduce capital 5. Losses from company operations. Steps in preparing a sources and uses report. Working capital includes: a. Prepare reports on changes in working capital at two balance sheet periods.

b. Grouping changes from non-current accounts elements, which can increase or decrease working capita, c. Grouping elements in the income statement, especially retained earnings, into categories of changes that have the effect of increasing or decreasing working capital. d. Prepare reports on sources and use of working capital.

Laundry Services : 1. Definition of Laundry: is the process of washing clothes which usually uses water and detergent. This service is carried out by a laundry, but can also be done at home with a washing machine and ordinary detergent. There is an understanding in the community that the term Laundry is only used to refer to clothes washing services by laundry services, even though in fact it also applies to referring to washing activities at home. September 20 2017. The rise of the Laundry business cannot be separated from the increasing public trust in Laundry services. In addition, there is visible competition among Laundry service providers with various services offered, namely manual washing or washing by brushing without using a machine, so that clothes are cleaner, of course at different rates, people who prefer to go to the Laundry rather than washing themselves prove that this business activity has very promising prospects students and/or college students who are lazy about washing their own clothes, thereby encouraging the growth of laundry services. The advantages and disadvantages of using laundry services are as follows: a. Advantages of Using Laundry Services. (<http://annida-online.com/inilah-kebesaran-dan-kecepatan-besar-jasa-laundry.html> Accessed 20 September 22. 1) Save time, so you can have more freedom to do other routines. 2) Helps reduce energy, so you don't have to get tired of washing yourself, or don't even have to bother drying and ironing yourself. 3) Saves expenses so you don't need to use a maid service to wash clothes. b. Disadvantages of Using Laundry Services : 1) It could be that the laundry results are not satisfactory because stains are still left on the clothes, even though the clothes smell very good. 2) Clothes could be lost or exchanged with someone else's owner. 3) Some types of clothing/or not all types of clothing can be machine washed.

Types of Laundry: Laundry services can be divided into several types, namely: a. Based on the calculation system, laundry services can be divided into: 1) Unit laundry, which is a clothes washing service where the service fee is calculated per unit/piece of clothing. This laundry is also commonly called commercial laundry or professional laundry. 2) Kilo laundry, namely the rate is based on the weight or scale of the clothes and calculated per kilo. 3) Subscription laundry, namely wholesale laundry is paid once a month and has a special contract. b. Based on the Washing System: 1) Ordinary laundry, namely a laundry that washes clothes using water. 2) Laundry Dry Cleaning, namely washing without using water, but using solvent instead of water. Solvent is a solvent or substance, although it can be in gas form. c. Based on processing time, laundry services can be divided into: 1) Express laundry 1 hour completion, namely laundry that provides express service, usually the waiting time can be one to 3 hours. This laundry usually serves tourists at tourist attractions, where they need fast service, or people with high mobility. 2) One day laundry service is a laundry whose service provides a target of completion in one day. This type of laundry is starting to be found in large cities, usually serving boarding school children or office employees who need their uniforms to stay clean every day. 3) Ordinary Laundry, is a type of laundry that serves a processing time of 3 (three) or 4 (four) days. Based on payment time, laundry can be divided into: 1) Daily laundry, 2) Weekly laundry, 3) Monthly laundry, 3. Laundry Business **Licensing :** Licensing is a form of implementing regulatory and controlling functions that the government has over activities carried out by the community. Licensing in the environmental sector is also an environmental legal instrument that has a preventive function, namely preventing environmental pollution and damage. The permits that laundry entrepreneurs are required to have are: a. Permit to discharge wastewater into

water sources, and for large-scale business activities, the permit is submitted to the DPMPPT with an attachment in the form of: 1) Photocopy of applicant's KTP. 2) Photocopy of deed of establishment. 3) Photocopy of IMB. 4) Photocopy of land ownership or information on land ownership status. 5) Company domicile information from the local village head/or sub-district head. 6) A statement of no objection from neighbors adjacent to the business location.

II. RESEARCH METHODOLOGY

This research uses quantitative descriptive research. According to Sugiyono (2023), this research method is based on the philosophy of positivism as a scientific or scientific method because it fulfills scientific principles in a concrete or empirical way, objectively, measurably, rationally and systematically. The location of this research is Malendeng Ward VII, Paal Dua District, Manado City. The population and sample in this research are: Population: All OMAH Laundry Business customers, The data used comes from primary data "is data taken directly from the OMAH Laundry Business and secondary data is data obtained from books and other literature. Data collection techniques are carried out using structured interviews, questionnaires and structured observations. Data Analysis Techniques: using analysis of sources and use of funds. The stages of data analysis techniques are sequenced as follows: 1. Collect data obtained from the company consisting of Current Assets, Fixed Assets, Current Liabilities and Long-Term Debt data, Business Capital Data. (all data included in the balance sheet). 2. Prepare two balance sheets at different times, so that changes can be seen in each balance sheet item. 3. Arrange the elements that increase and decrease cash. 4. Group the elements in the income statement, especially the elements of retained earnings which increase or decrease cash. Consolidate all of this information into a source and use of funds report.

III. RESULTS AND DISCUSSION

Every company, whether a service or manufacturing company, has the main goal, namely to obtain maximum profits, and every business activity carried out by a company requires costs, including operational costs. Operational costs are company expenses. Operational costs consist of expenses by the company to carry out company activities that are useful for achieving company goals (Yelsha Dwi P, 2019). The following is a summary of the operational and non-operational costs of "OMAH" Laundry . Period February - April 2026

Table 1. Operational Costs of "OMAH" Laundry Period February - April 2026 (Rp)

Operating costs	February	March	April
Daily Employee Wages	1.500.000	1.500.000	1.500.000
Shophouse Rental Cost	1.200.000	1.200.000	1.200.000
Depreciation Cost	200.000	200.000	200.000
Consumables Cost	180.000	140.000	200.000
Electricity	250.000	235.000	250.000
Water	150.000	150.000	150.000
Telephone	100.000	150.000	150.000
Equipment Cost	50.000	60.000	50.000
Total Cost	3.630.000	3.635.000	3.700.000

Source: Data Processed Result.

From the data above, it turns out that in February 2026 the operational costs incurred by OMAH laundry amounted to Rp. 3,630,000, and in March this fee increased to Rp. 3,635,000, and then in April this fee increased further to Rp. 3,700,000, so it can be concluded that the operational costs of this laundry are increasing day by day.

Table 2. Non-Operational Costs of "OMAH" Laundry Period February - April 2026 (Rp)

Non-Operating Costs	February	March	April
Loan	1.200.000	1.200.000	1.200.000
Interest Cost	120.000	120.000	120.000
Bank Transfer Cost	25.000	15.000	25.000
Promotion Cost	150.000	100.000	100.000
Tax	-	-	-
Other Cost	100.000	125.000	125.000
Total Cost	1.595.000	1.560.000	1.570.000

Source: Data Processed Results.

From the table above, it can be seen that OMAH laundry's non-operational costs fluctuate, namely in February they reached Rp. 1,595,000, then in March it decreased by Rp. 35,000 to Rp. 1,560,000 and in April it increased by Rp. 10,000 becomes Rp. 1,570,000.

Table 3. Income "OMAH" Laundry Period February - April 2026 (Rp)

Description Income	February	March	April
Wash and Fold	3.225.000	3.150.000	3.750.000
Wash and iron	3.600.000	3.400.000	3.350.000
Iron Only	800.000	450.000	600.000
Dry Cleaning	700.000	975.000	600.000
Laundry Express	500.000	400.000	550.000
Piece Laundry	350.000	400.000	650.000
Total Income	9.175.000	8.775.000	9.500.000

Source: Data Processed Results.

From the data in table 3, it can be seen that throughout February this business generated income of Rp. 9,175,000, in March it decreased by Rp. 400,000 to Rp. 8,775,000 and in April it increased again by IDR 725,000 to IDR 9,500,000.

In table 4, Profit/Loss calculation data is presented to see how much profit the OMAH laundry business earned from February to April 2026.

Table 4. Calculation of Profit / Loss for "OMAH" Laundry
Period February - April 2026 (Rp)

Description	February	March	April
Total Income	9.175.000	8.775.000	9.500.000
Operating costs			
Daily Employee Wages	1.500.000	1.500.000	1.500.000
Shophouse Rental Cost	1.200.000	1.200.000	1.200.000
Depreciation Cost	200.000	200.000	200.000
Consumables Cost	180.000	140.000	200.000
Electricity	250.000	235.000	250.000
Water	150.000	150.000	150.000
Telephone	100.000	150.000	150.000
Equipment Cost	50.000	60.000	50.000
Total Operating Cost	3.630.000	3.635.000	3.700.000
Non-Operating Costs			
Loan	1.200.000	1.200.000	1.200.000
Interest Cost	120.000	120.000	120.000
Bank Transfer Cost	25.000	15.000	25.000
Promotion Cost	150.000	100.000	100.000
Tax	-	-	-
Other Cost	100.000	125.000	125.000
Total Non Operating Cost	1.595.000	1.560.000	1.570.000
Total Costs	5.225.000	5.195.000	5.270.000
Profit	3.950.000	3.580.000	4.230.000

Source: Data Processed Results.

The calculation results above show that this laundry business earns fluctuating profits, namely in February it reached IDR 3,950,000, and in March the profit fell to IDR 3,580,000, but in April the profit increased to IDR 4,230,000, this shows that this business is worth developing because it can provide financial benefits for the owner as well as for the employees employed in this laundry. The decrease in profits in March was caused by the large number of holidays which caused many students to return to their hometowns for holidays to celebrate the holidays with their parents and relatives. There were also several days of collective leave which caused families who usually use laundry services to use collective leave time to wash their own clothes as an effort to save on family shopping expenses.

IV. CONCLUSION AND SUGGESTION

Conclusion

1. The "OMAH" laundry business shows a positive level of profitability even though it experiences monthly profit fluctuations. Based on the research results, laundry business profits in February reached IDR 3,950,000, then decreased in March to IDR 3,580,000, and increased again in April to IDR 4,230,000. This condition shows that the laundry business is still able to generate sustainable profits and has viable business prospects for development.
2. Profit fluctuations are influenced by seasonal factors and changes in consumer behavior. The decline in profits in March was caused by the increase in the number of holidays and collective leave which resulted in most students returning to their home areas and some families choosing to wash their own clothes to save on household expenses. This proves that the level of demand for laundry services is greatly influenced by social activities and people's consumption patterns.
3. The laundry business has an economic contribution to the owner and workforce. Apart from providing financial benefits to business owners, the existence of a laundry business also creates jobs for the employees involved in it. Thus, the laundry business is not only profit-oriented, but also provides social and economic benefits for the surrounding community.

Suggestion

1. Business owners need to implement more adaptive marketing strategies during long holiday periods. To anticipate a decrease in income during holidays or collective leave, laundry businesses can offer special promotions, clothes pick-up and drop-off services, family savings packages, or regular customer discounts to maintain the number of consumers.
2. Laundry businesses need to diversify their services to increase income stability. Developing services such as carpet washing, shoe washing, express laundry, as well as collaboration with boarding houses, small hotels and restaurants can be an alternative to expand market share and reduce dependence on student customers.
3. Financial management and business planning need to be improved in a more professional manner. Business owners are advised to carry out more systematic financial records, prepare operational budgets, and carry out regular profit evaluations in order to identify factors causing changes in income and determine more effective business development strategies.

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