

## **BUSINESS PLANNING AT BUMDES SARI LUYU WARNASARI VILLAGE PANGALENGAN DISTRICT, BANDUNG REGENCY**

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### **Abstract**

The purpose of this research is to analyze the Sari Luyu Village-Owned Enterprise that has been running for 5 years, but does not yet have an independent business because all the business units it works are carried out through business partnerships with villagers who already have a business. Its business activities include: selling melon gas cylinders, beef cattle farms, 2 units of rafting boat rentals, rental of wedding party equipment and circumcision rentals. In the early 2020, BUMDes management Sari Luyu and Warnasari Village Head had thought about the need to start a business unit that would be managed directly by the BUMDes management, which would establish a BUMDes stall which would be located next to the Warnasari village office building. The main factor that caused the emergence of the business idea was because in the village office area there were already potential customers, namely community members who came for treatment at the puskesmas and community members who had an interest in the village office as well as a number of people who worked at the Warnasari village office. Another supporting factor is the presence of students in the Warnasari public elementary school, where the location of the school building is right in front of the village office. The research method used was a case study with interviews as technical data collection to informants and non-participant observation as well as literature study. Data analysis uses data credibility, transferability, dependability and confirmability tests. The plan to open a BUMDes stall is expected to further strengthen the position of BUMDes as a reliable business entity in gaining profits for BUMDes because the location is relatively far from other stalls owned by villagers.

**Keywords :** *Business Planning*

### **1. Introduction**

Village-Owned Enterprises (hereinafter abbreviated as BUMDes) is one of the manifestations of the Government Nawacita program as outlined in the 2014-2019 RPJMD. The target of the establishment of BUMDes is the government's desire to realize the welfare of rural communities by building an economy from the periphery based on the local potential of the community. This expectation becomes an increasingly likely opportunity to become a reality when the government issues Law No. 6 of 2014. According to the Law BUMDes is an economic institution that is encouraged to play a role in the village. Previously through Law No. 32 of 2004 concerning Regional Government, article 213 verse 1, there was an explanation that villages could establish BUMDes in accordance with the needs and potential of the village. The word can mean

that villages are given the opportunity, rights and authority to establish BUMDes.

The presence of BUMDes is needed to mobilize the potential of the village and can help in poverty alleviation efforts. In addition, the establishment of BUMDes is a way to form an independent rural economy, such as managing village potential in a creative and innovative way, which can open new jobs so that they are able to absorb the rural workforce. The presence of BUMDes is also expected to be one of the alternatives to increase local revenue (PAD). Therefore, established BUMDes need to be managed professionally so that they can function in accordance with the purpose of its establishment. The legal basis which oversees the establishment of BUMDes in the homeland has pushed the establishment of BUMDes to around 32,000 in July 2018, although in reality only around 7000

BUMDes are active in conducting their business activities (data based on BUMDes Association accessed on 3 August 2018). The reality that is then seen is the presence of several BUMDes that have succeeded in running their businesses, such as BUMDes Panggung Harjo in Bantul Regency, Jogjakarta and BUMDes Tirta Mandiri Ponggok in Polan Harjo village, Klaten district, Central Java, and Niagara BUMDes in Wangisagara Village, Majalaya district, Bandung Regency. An indication of its success can be seen from the funds managed at BUMDes that have reached billions of rupiah from several businesses that are managed directly by BUMDes. by the author in the description below. This condition implies a reality that the government hopes for the realization of village independence in the economic.

### **Theoretical Framework**

Definition of Management and Business Organizations field with BUMDes as the driving actor is not an easy thing. The reality on the ground seems to indicate that there are factors that become obstacles in the effort to realize BUMDes as a business entity that is able to help the economic welfare of rural communities. One example that can be disclosed here is about the work done by BUMDes in Warnasari village, Pangalengan district, Bandung regency. BUMDes in this village conducts business through business partnerships through capital participation to community members who already have a business. After standing and running for about 4 years, business activities carried out under the auspices of BUMDes are still running on the spot, some even end up giving no profit to the BUMDes. With such conditions, it appears that the presence of BUMDes has not shown business results as desired, so the purpose of establishing BUMDes is far from the conditions expected by the government. More specifically, research on business management in BUMDes will be focused on business planning, as one of the wishes of the village head and BUMDes management so that businesses that will be run can be more developed and benefit in the future. Based on the description that the authors put forward in the background, the authors can formulate the problem as follows:

1. What is the current business planning for BUMDes Warnasari village?
2. What factors have become obstacles in BUMDes Warnasari so that they have not yet become an independent BUMDes in running their businesses?

Management is a tool, strategy and system that serves to achieve goals through the performance and activities of others, where in carrying out good activities management needs to contain elements of art and science (Dadang Kahmad in Khaerul Umam, 2015: 5). Management can also be interpreted as the activity of utilizing human and material resources in an organizational collaboration through the process of planning, organizing, monitoring, to achieve organizational goals effectively and efficiently (Ulbert Silalahi, 2016: 137) Whereas if you see the definition of management proposed by GR Terry (in Khaerul Umam, 2015: 15) is "a process or framework that involves the guidance or direction of a group of people towards organizational goals or tangible purposes". Management would not exist if there were no humans to collaborate with one another. Collaboration between people must be gathered in a forum called organization. Organizations are usually established with a purpose. The success of an organization in achieving its objectives depends on the quality of its management. Collaboration between people who carry out activities within a business organization aims to achieve the objectives of the establishment of the business organization.

Regarding the objectives of business organizations, the authors quote from Ari Yusuf Hamali and Eka Sari (2019: 12) as follows: "Business organizations have the goal of making a profit, although not all business organizations aim for profit, but profit is one of the goals to be achieved by business organizations wherever they are. A business organization that aims to make a profit is a group of people or groups who have the goal to gain profit in their business activities, so that the person or group seeks to realize these goals through cooperation within the organization. The organization has various resources, such as human resources, natural resources, financial resources and information resources. All of these resources

must be managed through the collaboration of different people in the organization to achieve organizational goals. The role of management is needed when there are groups of people who have different characteristics and a number of resources that must be managed so that organizational goals can be achieved ". Therefore organizations need managers who are able to overcome various operating variables in order to achieve their goals. The manager himself is defined as the person who arranges work or cooperation between various groups or a number of people to achieve the goal, or the person who is authorized and responsible for making plans, organizing, leading and controlling its implementation to achieve certain goals (KBBI, Web.id)

#### **Management function**

George R Terry (in Silalahi, 2016: 165) argues that there are 4 fundamental functions of management, namely planning, organizing, actuating and controlling (planning, organizing, mobilizing and controlling. Management functions are needed by organizations to ensure that all who are part of The organization can function as it should, below the first management function that is planning, related to the subject of this research, will be explained

#### **Definition of Planning**

Planning as the first function in organizational management is an important thing that must be studied and prepared before the organization's activities are carried out. Planning can be defined as "The formal process by which managers choose goals, allocate responsibility for implementing actions to specific individuals or units, measure the success of actions by comparing actual results against objectives, and revise plans accordingly" (Hill and McShane in Arif Yusuf Hamali & Eka Sari, 2019: 71) Planning is essentially made as an effort to formulate what the organization wants to achieve. Planning must be formulated as well as possible, because there are several advantages that can be obtained from good planning, namely as follows: can identify future opportunities, anticipate future problems, develop a series of strategic and tactical steps in the process of implementing organizational activities.

#### **Purpose of Planning**

If elaborated further, it can be stated that planning has several objectives, namely as follows (Silalahi, 2016: 167):

1. Planning is a way or way to anticipate and record changes
2. Planning provides direction to administrators and non-administrators
3. Planning can avoid or at least minimize or overlap and waste the implementation of activities
4. Planning establishes objectives and standards that will be used to facilitate supervision.

The goal of planning activities is to formulate and set goals to be achieved and the implementation of activities in an effort to achieve goals. This means that the planned objectives are the basis or benchmarks for the preparation of the implementation plan of activities.

#### **Turn the plan into an activity**

GR Terry (2014: 67) states that: "The approach that is often used in making planning is to ask questions. The answers given are not only material and must be included in the plan in question, but also need to conduct further studies so that the plan becomes more complete. There are planning tools that range from five W and one H. The sequence of questions is as follows:

1. Why does it have to be done? The question expresses the urgency of the work.
2. What is needed? The answer shows the type and number of activities along with the equipment needed
3. Where will it be done? Here it is emphasized on site considerations
4. When will it be done? Here the emphasis is on time consideration. When will each work section begin and end? By answering these questions operational schedules and activities can be arranged.
5. Who will do it? The question aims to find out the types of skills and experience available to be able to carry out the planned work that can be done satisfactorily.
6. How do you do it? The question wants to direct attention to how to complete the work. Actually the question is intended to check all the plans concerned and is a test of continuity with answers to the five previous questions.

Most plans have key steps as a basic effort from management, as stated by GR Terry (2014: 68-69), which is as follows:

1. Show and state the problem you want to solve through planning. Planners must be able to see the things to be achieved, the main obstacles or certain conditions that need to be modified or eliminated and the things to be added. To make good planning, the plan must be able to see the problem clearly.
2. Obtain and classify useful information about the proposed activity. Ideas and conceptions about things that need to be included in planning can be obtained from research data, interviews, experiences, practices from other companies, articles in magazines, research reports and selected books. However, things that have been done in the past do not always need to be continued. In order for this information to be useful it is necessary to conduct careful research of that information to find out its relevance to the plan being compiled and its relationship with various parts of the information.
3. Choose the rationale for planning. Confidence in planning, the purpose of the plan and information gathered will indicate the rationale that needs to be assumed. The basic thoughts that are always present in each plan provide assumptions about the activities that will be carried out in the future. The basic thoughts must be identified so that the plan in question can be fully understood.
4. Arrange several plans, then choose a plan that will be implemented. There are various ways for each purpose. Various possibilities can be searched for in each step. Creativity is needed to develop these steps, but it is also necessary to determine more than one way so that the contingency plan is complete. From a number of plans that can be implemented, choose the most appropriate. Top priority is given to considerations of cost, harmony, efficiency of habits and personal choices in determining final choices.
5. Determine the detailed aspects and timings of the chosen plan, then prepare the continuation. Next determine the sequence of activities who do what and when to do it, instructions, blanks and supplies needed. The results show the accuracy of the work plan that is ready to be implemented.

Furthermore, it is still in the same book GR Terry (2014:71) said that the implementation of planning has certain characteristics that are worth knowing, namely as follows:

1. A place to start planning
2. The influence of the human element. The success or failure of a plan is directly related to the way employees carry out their respective duties.
3. Determination of the components of the plan contains two elements, namely variable and constant. The first manages a number of alternatives that come from the plan in question and usually gets a lot of attention from the plan. A plan also contains tangible and intangible factors. Tangible factors can be measured, compared and summarized. Conversely, intangible factors generally cannot be measured and only reflect the experience and judgment of the plan and carry a lot of risk.
4. Experimental process of planning. Many plans are developed, the preparation begins with the making of basic concepts and data. The concepts and data are then refined to become the final plan

#### **SWOT Analysis**

Pride, et al (2014: 267) suggested that SWOT analysis is the identification and evaluation of a company's strengths, weaknesses, opportunities and threats. Strengths and weaknesses are internal factors that affect the ability of the company. Strength refers to characteristics that benefit the company and core competencies. Core competence is the approach and process that the company performs well, so that it can provide advantages over its competitors. This core competency can help companies attract human and financial resources and become better able to produce products that are more satisfying to customers. Weaknesses refer to the internal limitations faced by companies in developing or implementing plans. External opportunities and threats exist within the company independently. Opportunities refer to favorable conditions in an environment that can produce benefits for the organization. This means that the opportunity is a situation that exists but must be utilized by the company to benefit from it. Threats on the other hand are conditions or obstacles that can prevent the company from achieving its goals. Opportunities and threats can come

from many sources in the business environment. This SWOT analysis is carried out to measure the internal factors of the business unit so that it can be known in more detail all the weaknesses and strengths of the business plan that will be carried out.

### **Manager's role**

Management in business organizations is needed as an effort so that business activities can run effectively and efficiently. The manager as the bearer of management's mandate holds important control in realizing organizational effectiveness. Therefore, according to Peter F Drucker (in Ismail Solihin, 2009:), a manager's performance can be measured based on two concepts, namely efficiency and effectiveness. Efficiency means doing the job correctly, the intention is the ability to do the job correctly in matters relating to the concept of maximum input-output and has the ability to minimize costs for the resources it uses to achieve its stated goals. Furthermore, what is referred to as effectiveness is carrying out the right job, the intention is the ability to choose the right target and the ability to choose the right job to operate

### **Manager function**

According to H.B. Siswanto (2010: 23) study of the manager's function in broad outline can be seen from two directions, namely the function into the organization and the function outside the organization. Function into the organization, consists of two things, namely: the manager's function from the perspective of the process, namely planning, organizing, directing, motivating and controlling and the manager's function from the point of specialization of work namely finance, employment, marketing, purchasing, production and the like. While the function to the outside of the organization includes activities related to external parties, namely concerning legal issues, financial, administrative, human relations and the like.

### **Village-Owned Enterprises**

#### **1. Understanding BUMDes**

Village-Owned Enterprises (BUMDes) are village business institutions managed by the community and village government in an effort to strengthen the village economy and are formed based on the needs and potential

of the village (2007: 4). BUMDes is a village economic body that is a legal entity, formed and owned by the village government, managed economically independently and professionally with capital wholly or in large part as a separated village wealth. BUMDes is a business institution engaged in the management of village economic assets and resources within the framework of village community empowerment. The BUMDes arrangement is regulated in article 213 paragraph 1 of Law No. 32 of 2004, namely that a village can establish a village-owned enterprise according to the needs and potential of the village. It is also regulated in PP Number 72 of 2005 concerning villages, which regulates BUMDes, namely in articles 78-81, the fifth section concerning Village-Owned Enterprises, and in Minister of Home Affairs Regulation Number 39 of 2010 concerning Village-Owned Enterprises. Establishment of BUMDes is intended to optimize the management of existing village assets, advance the village economy and improve the welfare of village communities. The nature of BUMDes business is profit oriented, while the nature of business management is openness, honesty, participation and fairness. Thus the BUMDes function is: 1) As the motor of driving the village economy. 2) As a business institution that generates Village Original Revenue (PADes. 3) Encourage the acceleration of improving the welfare of rural communities.

#### **Difference between BUMDes and Other Commercial Business Entities**

There are 7 main characteristics that distinguish BUMDes with other business entities, namely

1. BUMDes is owned by the village and managed together
2. Business capital sourced from the village (51%) and from the community (49%) through equity participation (shares or shares)
3. Operationalisation uses a business philosophy that is rooted in local culture.
4. The line of business carried out is based on the potential and results of market information.
5. The benefits obtained are aimed at improving the welfare of members (capital partners) and the community through village policies.

6. Facilitated by the Government, Provincial Government, Regency and Regional Government

7. The operationalization is jointly controlled (Pemdes, BPD, members).

Referring to the main purpose of establishing BUMDes (in item 3), it can be explained here that what is meant by the needs and potential of the village are:

a. Community needs, especially in meeting basic needs

b. There are resources that have not been used optimally, especially the wealth of villages and there is demand in the market

c. There are human resources that are able to manage business entities as assets driving the community's economy

d. Business units that are part of the economic activities of the community are managed partially and are not accommodated

Furthermore, the following explanation is related to the definition of village business as stated in the BUMDes definition, which is as follows:

a. Financial services business, land and water transportation services, village electricity and other similar businesses

b. Distribution of nine basic economic staples of the village

c. Trade in agricultural products includes food crops, plantations, livestock, fisheries and agribusiness

d. Manufacture and crafts

### Novelty Research

Based on the tracking of a number of literatures and journals there have been results of research on BUMDes management, but in particular no one has researched on the same topic as this research. The following is a previous research that examined about BUMDes management, which is as follows:

1. Edy Yusuf Agunggunanto, et al, (Undip, JDEB, March 2016) entitled Development of independent villages through the management of BUMDes, where the results of his research stated that BUMDes need to be managed professionally to be able to become a medium for business actors in developing their businesses. Therefore BUMDes management needs to receive training in accordance with their needs in order to improve BUMDes institutional performance.

2. Denok Kurniasih, Fisip Unsoed, (Journal of AP and Politics, August 2017), entitled The problem of BumDes management in Banyumas district, where the results of the study stated that BUMDes Managers were not yet professional and the community did not understand the existence of BUMDes, so that community participation in BUMDes activities was low.

3. Coristya B, et al, (Journal of Public Administration, FIA, Unbraw, 2014) entitled The existence of BumDes as Strengthening the Village Economy (study in the village of Landungsari, Kec Dau, Malang Regency), where the results of the study stated that the existence of BUMDes can not be felt by the community, although initially BUMDes had handled 7 types of businesses. But over time, BUMDes then became suspended animation due to weakening capital.

Thus, the research position is different from previous research, which is related to making a business plan that is based on 5W + 1H and remains adapted to local wisdom BUMDes Sari Luyu in Warnasari village that can be applied by BUMDes in order to carry out business activities consistently so that the novelty of the research obtained from this research is.

## 2. Method

This research uses qualitative research, where the type of research method used is the case study method. Case Study Method according to Mudjia Raharjo (2017: 3) is "a series of scientific activities carried out intensively, in detail and in depth about a program, event, and activity, both at the level of individuals, groups of people, institutions or organizations to obtain in-depth knowledge about the event

direction and strategy in the BUMDes stall / mini market business plan that can be prepared as closely as possible so that its business activities can run smoothly in accordance with the BUMDes management plan and can provide significant financial benefits for BUMDes. In addition, the presence of BUMDes stalls is expected to provide benefits for community members who are consumers / buyers in the sense that the existence of BUMDes stalls / mini markets helps the community to obtain the

items they need easily and at affordable prices, so there is a symbiosis of nausea between BUMDes and members Public.

### Benefits of Research

1. Researchers obtain real data from the field that add insight into the development of BUMDes in the village of Warnasari and can increase knowledge about the reasons why BUMDes in general are difficult to develop into independent and professional business entities as expected by the government

2. Management of BUMDes Warnasari is expected to be able to manage BUMDes stalls with qualified and professional management so that this business unit can run continuously and its presence is needed by the community so that it will appear that BUMDes and the community need each other

". Usually the events chosen in the case study method are actual, ongoing. Meanwhile, according to Robert K Yin (2015: 1), "Case studies are a more suitable strategy if the main question of a study regarding how or why, if researchers have little opportunity to control the events to be investigated and when the focus of research lies in contemporary phenomena (in the present) in the context of real life ". Data collection techniques in this study used: Non-Participant Observation, where researchers observed BUMDes management activities in the field without participating in BUMDes work activities. Interviews in this case are as data collection techniques conducted through face-to-face and direct questioning between researchers and informants about BUMDes and business activities that they are carrying out along with existing business activities in BUMDes planning, as well as literature studies, namely studying concepts and theories related to data analysis interests and studying data from previous research findings related to the topic of this research study by referring to journals that have been published in recent years. In connection with the use of qualitative research methods to be carried out, the checking and validity of the data to be carried out consists of (Sugiyono, 2017: 272-277):

#### a. Data Credibility Test

Data credibility tests include, among others, extended observations, increased perseverance in research, triangulation,

discussions with colleagues, negative case analysis and member checking

#### b. Transferability Test

The report prepared by the researcher must be clear, detailed, systematic and reliable, so that it can be decided that the results of the research can be applied elsewhere

#### c. Depenability Test

Dependability testing is done by conducting an audit of the entire research process, which is carried out by an independent auditor, or Advisor to audit the overall research activity of the researcher.

#### d. Confirmability Test

Testing confirmability, namely testing the results of research associated with the research process carried out. Through the research process that has been taken properly, it becomes natural for the results of these studies

## 3. Result and Discussion

### 1. Overview of Bumdes Sari Luyu Profile and Scope of Business Activities

The Village Owned Enterprise in the village of Warnasari was established in 2016 through the Warnasari village regulation Number 02 of 2016. The establishment of the BUMDes named Sari Luyu was approved by the Republic of Indonesia Ministry of Law and Human Rights Number AHU-0049551.AH.01.07.Tahun 2016 was set in Jakarta on the date of 2016 April 25 2016.

Through a meeting conducted by the Warnasari Village Musayawarah Board, the BUMDes management has been determined which consists of the chairman, secretary, treasurer and one more person as the BUMDes supervisor. Next, BUMDes administrators, Sari Luyu, then began to think about and discuss the business plans that would be carried out by BUMDes through the management meeting. After several discussions at the BUMDes management meeting, it was finally agreed that the business carried out by BUMDes would be carried out in collaboration with the efforts of the members of the community that were already running. Then the next action is to approach several business actors, namely those who are engaged in the sale of 3 kg gas cylinders, beef cattle. and recycling rubbish. After the parties agreed with the business collaboration, capital participation will be

made in the business of selling 3 kg gas cylinders, waste recycling business and beef cattle breeding business. The management does not think to do independent business which is directly under BUMDes, because the capital obtained from village funds does not allow it to do independent business directly under BUMDes control. The business partnership that has been running to date has increased with several types of businesses, namely: rental of 2-unit rafting boats, rental of wedding party equipment and circumcision rental. In the second year, the business partnership on waste recycling ended without clarity because there was damage to the waste processing machine which cost a fortune if it had to be repaired, so the machine could not be used anymore. Through business cooperation with the business owners, it has been agreed that the BUMDes will get a balanced profit from the business owner in accordance with the amount of profits derived from the business carried out. Based on interviews, it was found that the BUMDes management received benefits ranging from 2.5 million to 3 million rupiah per month. BUMDes profits are used to give honorariums to BUMDes management and are also intended for the social benefit of the people of the Warnasari village,

among others to help the school fees for orphans and repair damaged mosques / mushola around the Warnasari village.

## 2. Business Planning

Based on interviews with the Chairperson of BUMDes, as well as being strengthened by information obtained from the Head of the Warnasari Village and the BUMDes Superintendent, an explanation was obtained that currently there are plans to add new business units to be managed directly by BUMDes, namely making a stall. BUMDes whose location has been determined below the terrace building above the Warnasari village office. The reasons for making the BUMDes stall are motivated by the situation around the Warnasari village office which is always crowded on working days by community activities. The trigger factor for this crowd was due to the existence of the building and service of the village health center which was right to the right of the Warnasari village office building and the existence of the Warnasari public elementary school building located right in front of the Warnasari village office. Both of these places and the village office itself, from day to day, especially on weekdays or school days, are always crowded with people who need to go to the puskesmas and there is also a need to go to the village office and a number of elementary school students who generally carry out buying activities snacks / drinks when taking a break from learning activities in class. The written details of the BUMDes warung business plan prepared by the BUMDes management, based on the results of interviews with Mr Ajang and Mrs. Tati, as BUMDes supervisors can be seen in the following table:

**Tabel 1 Business Planning Warung Bumdes Sari Luyu**

No	Planning in terms of:	Explanation from BUMDes management :
1	What goods / products will be sold?	Stationery, various foods, various drinks, melon gas, photocopy
2	Where is the location ?	Beside the Warnasari village office, RW09Cibunying village
3	When will it begin to open?	End of August 2020
4	Who will be the manager or employee?	The initial stage is handled by Existing Bumdes administrators
5	Reasons for choosing Bumdes stall as a business unit ?	Supply the needs of villagers
6	What is the plan that has been prepared to carry out activities in the Bumdes shop business unit?	Costs to be used for Warung BUMDes operations are allocated from Village Fund Budget with grant and loan status

source: Social media interview with Mr Ajang, 21 July 2020



With the planned addition of the BUMDes stall business unit, it can be analyzed according to the concept of 5 W and 1 H, as the authors refer to from GR Terry, as follows:

**What :** Bumdes will add business units by opening Warung BUMDes. This BUMDes Warung will sell snacks and soft drinks as well as a number of other necessities that can be sold freely and safely for consumption / use by buyers of various ages at affordable prices. Based on the writer's observation in the field, the items to be sold must be adjusted to the needs of the community, especially if selling food is not a heavy food category. This is related to the time factor and the alternation of people who are relatively always around the area of the puskesmas, village offices and the Warnasari elementary school environment, especially on weekdays. This should be a priority that must be carefully considered by the BUMDes management in preparing goods or products to be sold at BUMDes stalls so that the turnover of these goods can go out and get in quickly because they are often bought by consumers according to consumer needs. The speed at which inflows and outflows of goods sold by BUMDes will affect the profits coming into BUMDes cash, and in turn will contribute to the increase in revenue to the treasury of the Warnasari village government.

**Where :** The location of the selected stall is below the terrace building above the Warnasari village office. The selection of the location of this BUMDes shop, based on the writer's observation is considered appropriate because it is very close to the crowds of people who work every day in the area. The gathering of the community on each working day becomes a good opportunity for BUMDes profit prospects because people who gather in relatively large numbers with various age groups will have the potential to become consumers or buyers of BUMDes stalls.

**When :** In terms of time, the stall's physical construction has been carried out since March 2020, therefore in July 2020 the stall building is almost complete. The next need is the preparation of providing shelves for storage and display of products to be sold as well as various other items that must be available in

the shop. The BUMDes management hopes that by the end of August 2020 business activities at the BUMDes shop can start operating immediately. Thus, when viewed from the Time side, it is expected that immediate preparation of the contents of the stalls such as display racks and goods to be sold at the BUMDes stall is expected to be realized, bearing in mind the potential buyers are clearly visible in plain sight, so that the BUMDes can immediately start business activities the stall. Based on the writer's observation, BUMDes stalls should be able to open immediately if they are ready in everything that must be in the stalls, so that they do not waste much time anymore. For business activities, calculating time is an important factor, so that possible profits for BUMDes will be obtained as soon as possible.

**Who :** Based on interviews with the head of BUMDes, BUMDes Management will employ employees who will manage and maintain BUMDes stalls specifically. But in the initial stages it will still be handled directly by the Bumdes management. It is projected going forward that the officer who specializes in maintaining and managing the BUMDes stall must indeed be prepared so that he can concentrate fully in running the BUMDes stall business. If there is indeed a need for additional employees, it can be done by looking at the situation and condition of the stall after starting to run later.

**Why :** The reason for opening a business unit in the form of BUMDes stalls is because the location of strategic and prospective stalls for the occurrence of purchase transactions by prospective consumers of various goods / products to be sold at BUMDes stalls. Based on the results of the interview it can be seen that the carefulness of the Head of Desa Warnasari in capturing profit opportunities for BUMDes with the opening of BUMDes stalls is expected to provide more financial benefits for BUMDes and provide social benefits for the consumer community because the community becomes easy to meet their needs. In this case, BUMDes stalls need to pay attention to the price determination of the goods / products offered in order to be able to compete in a healthy manner with

prices of similar products sold and applicable in the local village area.

How : The method used in terms of inventory costs to build a stall and prepare goods to be sold at BUMDes stalls is by: 1). Get funds for business preparations from village funds specifically intended for BUMDes stalls 2). Borrowing additional funds from the village fund, because financing needs are predicted to be still lacking, due to the large number of supporting equipment that must be prepared apart from the goods or products to be sold at the warung. The loan is planned to be returned in installments to the Village Cash Fund from the profits of the warung business activities obtained by BUMDes in accordance with the capabilities and agreements that have been discussed between the BUMDes management and the Warnasari Village Head. The use of a number of village funds borrowed to build and prepare goods to fill BUMDes stalls is logical, because the village is a driving force in empowering BUMDes stall business units. In this case, the loan from the village fund must be returned by BUMDes in a professional manner, so that BUMDes can maintain its authority as a village-owned enterprise that is able to repay loans in a timely and consistent manner until the installment period is complete. The ability to pay can also demonstrate the ability of BUMDes in managing BUMDes finances so that BUMDes can be responsible for the financial burden that must be resolved.

Based on the SWOT analysis it can be predicted that the BUMDes stall business plan has the following advantages and disadvantages:

#### 1. Positive Potential

There is a huge opportunity to get buyers who are always on every working day, so the potential to benefit from the sale of goods offered at BUMDes stalls is quite large per day and Warung BUMDes can add variants of the products it sells through working with suppliers of products made by small businesses around the village. Administrators need to think about what products would be right to sell in BUMDes stalls so that they can encourage small businesses to be productive because of business cooperation with BUMDes.

#### 2. Negative Potential

Stalls can be short of buyers during work holidays and school holidays and stalls can be closed on holidays because there are few or no buyers at all.

Barriers experienced by BUMDes Sari Luyu Based on observations and interviews with informants, it is known that there are several obstacles in the effort to realize Sari Luyu BUMDes having an independent business plan, as follows:

1. Capital obtained from village funds is relatively not large and limited, so it is not easy to be positioned as the initial investment of a business that must be owned and managed directly by the BUMDes. According to the thoughts of the BUMDes management, if all the affairs related to BUMDes business activities must be independent they will require large funds because everything needed to start the new business must be thought out and prepared for funds, starting from human, material and other sources. the power that is generally needed by business organizations. Obstacles related to capital were also experienced by BUMDes in other villages, such as the results of research in BUMDes Guyub Mutual Fund Sukorejo which stated that capital was also one of the obstacles in the running of Guyub Mutual Fund BUMDes. Although this BUMDes can still run, the desire to increase or expand the BUMDes business unit has not been able to run optimally due to limited capital (Filya, 2018) and the results of research at BUMDes, Landungsari village, which stated that this capital problem was very sensitive in this village-owned enterprise. Because in the village of Landungsari it can already be said to be independent, so automatically those who should be relied on to support funds are from village-owned enterprises. However, what happens is that this village-owned enterprise is still constrained by capital (Ramadana, 2013)
2. After 4 years running, the BUMDes Management still has no idea to open an independent business that is in accordance with the amount of capital obtained from village funds. The

management's consideration was partly because if the business had to be owned and managed directly by the BUMDes management, the BUMDes cash available at this time was far from enough to start opening the independent business.

3. BUMDes management avoids business clashes with community members who already have a business first. This is in accordance with the rules as stated in the BUMDes establishment guide (2007: 49) which says that "the establishment of new businesses that have been run by the community should be avoided so that competition and market competition does not occur". Conditions in the field related to the regulation turned out to be an obstacle that restricted the BUMDes management not to do business similar to those already done by community members, so that it became a driving factor for choosing equity participation in the business partnership scheme. Such conditions become obstacles for BUMDes to have an independent business that can be worked out in full by BUMDes or BUMDes to be the leading sector of the business that is worked on with its business partners.
4. There are limited time and energy of BUMDes administrators in carrying out their direct work because they are generally not people who have an entrepreneurial spirit, and already have personal activities focused on earning a living in meeting the needs of their households and families.
5. This condition is similar to the results of research at BUMDes Guyub Reksa Dana Sukorejo village, Bojonegoro District, Bojonegoro Regency which states that most of the BUMDes administrators who currently also have main jobs. Like the main Director who is a journalist, treasurer who is an active student in one of the universities in Bojonegoro, there are those who work as teachers and so on. most BUMDes management Guyub Reksa Dana already have a main job so that management at BUMDes is only a side job. This makes the management of BUMDes must be inferior to their main work (Filya, 2018)

#### 4. Conclusion

BUMDes Sari Luyu already has a business planning plan in the form of a BUMDes Warung which takes its location next to the Warnasari village office. The location was chosen because it is a gathering place for community members who need services from: doctors and officers of the Warnasari village health center, Warnasari village office staff, as well as students participating in study at SDN Warnasari. The crowd was considered appropriate to open a BUMDes stall business because prospective consumers of stalls are already available by themselves. The BUMDes shop business unit will be the first business unit that is managed independently under the control of BUMDes management. Suggestions that can be submitted for BUMDes Sari Luyu, namely:

1. It is better to choose human resources who have entrepreneurial spirit to become employees of BUMDes stalls so that they can run their business with a mindset and business spirit that can help administrators develop the BUMDes stall's existence.
2. The plan to open and run a BUMDes shop needs to be socialized and promoted by the BUMDes management to the village community so that its presence is welcomed by the community as evidence of mutual need between the BUMDes and the village community of Warnasari.

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