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Financial Planning Daksa Medical Laboratory Business Development Project

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ABSTRACT

Effective financial planning and careful analysis of financial ratios are essential in the development of a medical laboratory business plan. Medical laboratories play a crucial role in the healthcare industry by providing vital diagnostic services. However, financial challenges such as the procurement of sophisticated equipment and high operational costs are often obstacles. This study evaluated the financial planning for the business development project of Daksa Medical Laboratory in South Tambun, Bekasi Regency. Through descriptive qualitative methods, financial planning includes financial objectives, capital structure, investments, financing, and financial projections. Financial ratio analysis is integrated into a business plan to evaluate the financial health of the laboratory. The results showed that this financial planning shows the growth potential and investment feasibility for Daksa Medical Laboratory.

INTRODUCTION

Financial planning of Daksa Medical Laboratory which is planned to be established at Ruko Grand Wisata Block A-01 Kel. Lambangsari, South Tambun District, Bekasi Regency, by the end of 2024 requires a careful and comprehensive approach considering the dynamic health context and rapidly evolving economic demands.

Based on data from the Central Bureau of Statistics of Bekasi Regency in 2022, the population of Bekasi Regency is 3,214,791 people, with 1,631,660 male residents and 1,583,131 female residents. Administratively, Bekasi Regency is divided into 23 sub-districts and 187 villages and kelurahan. The district with the largest population in Bekasi Regency is South Tambun District, which covers 13.42 percent of the population of Bekasi Regency. The population density of Bekasi Regency in 2022 reaches 2,524 people per km2. South Tambun District is the district with the highest population density, which is 10,013 inhabitants per km2 (Puspitasari, 2023).

With a relatively large population and a high population density in Bekasi Regency, especially South Tambun, it will certainly require adequate facilities. The number of people inhabiting an area will also determine the development program. The greater the number of people in an area, the greater the supporting facilities needed (Puspitasari, 2023). The demand for health services, including laboratory services, tends to be high. This creates significant opportunities for Daksa Medical Laboratories to meet the need for services in the region.

In the economic context, Gross Regional Domestic Product (GDP) is one of the economic data tools used to evaluate the performance of economic development of a region. The GDP per capita of Bekasi Regency has increased on average from year to year. In 2022, with a population of 3,214,791 people, the GDP per capita of Bekasi Regency is IDR 114,338,154. This figure has increased by 6.08 percent compared to 2021 (Eko Sucahyono, 2023).

The increase is in line with the economic recovery after the impact of the Covid-19 pandemic, indicating that people are increasingly paying attention to health and tend to use available medical services. With a large population and high population density, Bekasi Regency, especially South Tambun, is a potential area for the development of medical laboratory business. Thus, the establishment of Daksa Medical Laboratory in the South Tambun area to meet the high needs of health services.

With the above basis, the financial planning of medical laboratories needs to be done carefully to determine initial capital needs, establishment and operational costs, cash management, risk management, and return on investment. Through strategic financial management, it can optimize operational performance, minimize risk, and utilize strategic opportunities effectively (Judianto et al., 2024). In addition, accurate revenue projections based on estimated service volumes and competitive rates will be the foundation for long-term financial planning. Good financial strategy and planning are needed to be able to compete with competitors in the market. So, to survive, this company must focus on business activities and processes by concentrating on product development and financial efficiency to maintain the sustainability of the company (Andri Kusuma & Rhian Indradewa, 2021).

Therefore, financial planning is an important aspect in supporting business continuity. By understanding and implementing these elements effectively, companies can design strong financial management strategies, minimize losses, and maximize profit potential, strengthening the financial foundation in facing future challenges that can support business growth and expansion in the long term. Every business environment needs to respond quickly to change by readjusting operational activities. A good organization can immediately provide business solutions and take decisions in a timely manner. Good analytical skills, accurate decision making, and proper execution of actual market needs help the company in achieving goals on an ongoing basis (Erland Perdana & Tantri Yanuar Rahmat Syah, 2023).

Effective cash management is also important to maintain medical laboratory liquidity. This refers to the financial aspects related to the collection, management, and use of cash. Cash management also assesses market liquidity, cash flow, and investments, and is responsible for preparing funding strategies to finance short- and long-term business needs (Sari & Suprayogi, 2020).

Finally, financial planning must also take into account the return on investment for shareholders or laboratory owners, through ROI analysis and return on invested capital. In terms of monitoring their investments, investors have an influence on the companies they invest in. Therefore, investors have a strong role in controlling and directing the company's board. The role of governance also involves balancing the many interests of the company's stakeholders (Schoenmaker, 2017).

The financial planning of the Daksa laboratory in Bekasi Regency must be robust and comprehensive, ensuring that the business operates efficiently, sustainably, and can provide significant benefits to the local community as well as business stakeholders.

METHOD

This research uses descriptive qualitative research methods to describe and explain the problem under study in the form of sentences, allowing a deep understanding of certain phenomena or contexts. The approach tends to be descriptive, using a variety of data collection techniques such as literature studies, observations, interviews, questionnaires, and documentation (Gilang asri nurahma, 2021).

In qualitative research, conceptualization, classification, and description are developed based on the activities obtained during the research activities. The aim is to uncover the observed phenomena or meanings and gain comprehensive insights into financial planning in the medical laboratory business and analyze the sustainability of the company better in the future.

RESULTS AND DISCUSSION

Financial Plan

Figure 1. Financial Planning Framework
Source: Writing Team

The financial planning process of Daksa Medical Laboratory is based on the above Framework which aims to manage financial resources efficiently, minimize risks, maximize shareholder value, meet financial obligations, comply with regulations, and make smart investment decisions to achieve the company's sustainable short-term, medium-term and long-term business goals.

Financial Goals and Objectives

With an estimated capital of IDR 7 billion, in achieving financial goals, the first step that can be done is to determine the right financing on target and make cost efficiency to increase company profits because the Financial Plan is an indicator of the success of setting a Market Development and Product Development strategy, financial goals and objectives are summarized in the table below.

Table 1. Financial Goals and Objectives of Daksa Medical Laboratory

No.	Company Short-Term Goals and Objectives (Years 1-2)
1.	**Purpose:** Prepare comprehensive and accurate financial planning, initial funding for the next 5 years business period. **Goal:** Collect relevant data to support the preparation of financial plans by reviewing data every month.
2.	**Purpose:** Requires an initial capital of IDR 7,000,000,000 for operational and non-operational sustainability of the Medical Laboratory Daksa. **Goal:** Obtaining funding of 100% of the required capital through investors, which is 86% and bank loans of 14%.
3.	**Purpose:** Submit financial statements and monthly cash statements accurately and on time to management, so that management can immediately make strategic decisions needed by the company. **Goal:** Make financial statements and review the data every month no later than the 5th of the following month as a whole.

No.	Company's Medium-Term Goals and Objectives (Years 3-4)
1.	**Purpose:** Increase operating profit above 50% from the previous year

	Goal: Achieved minimum annual revenue growth of IDR 7.5 billion with an average annual growth rate of 80%.
2.	**Purpose:** Manage and control the company's money turnover every month optimally **Goal:** Maintain sufficient liquidity to deal with risks and opportunities that arise.

No.	Company's Long-Term Goals and Objectives (>5 years)
1.	**Purpose:** Continue to increase the company's profit above 50% from the previous year **Goal:** Achieved annual operating income growth of at least IDR 9 billion with an average annual growth rate above 75%.
2.	**Purpose:** Increase company value through effective financial strategies. **Goal:** Increase the company's return on investment (ROI).

Source: Writing Team

Financial Planning Elements

In accordance with the Financial Planning Framework of Daksa Medical Laboratory, what is done is to plan revenue, plan investment policies, plan company expenses and operating costs, plan capital needs, and plan company operation financing. This financial planning is the foundation for the company's financial strength so that the company's goal to get profits that are always growing can be realized. The elements of such financial planning are:

Revenue Planning

The projected income of Daksa Medical Laboratory for year 1 to year 5 is as follows:

Table 2. Revenue Planning for Medical Laboratory

TARGET CUSTOMERS

No.	CUSTOMERS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
1	**Medical Lab Examination**	5.027	5.665	6.577	7.932	10.055	35.256
2	**Health facility referral**	9.425	10.621	12.332	14.873	18.853	66.105
3	**Car X-Ray**	1.257	1.416	1.644	1.983	2.514	8.814
4	**Home Care**	943	1.062	1.233	1.487	1.885	6.610
5	**Drive-Thru**	943	1.062	1.233	1.487	1.855	6.610
6	**Onsite**		1.800	2.100	2.400	2.700	9.000
	Total	17.594	21.627	25.199	30.164	37.893	132.396

PROJECTED REVENUE SOURCES (in IDR)

No.	INCOME	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL
1	**Medical Lab Examination**	1.508.020.160	1.733.403.229	2.052.758.696	2.525.407.516	3.265.202.671	11.084.792.546
2	**Health facility referral**	2.827.537.800	3.250.131.055	3.848.923.067	4.735.139.093	6.122.255.009	20.783.986.024
3	**Car X-Ray**	251.336.693	288.900.538	342.126.495	420.901.253	544.200.445	1.847.465.424
4	**Home Care**	424.130.670	487.519.658	577.338.460	710.270.864	918.338.251	3.117.597.904
5	**Drive-Thru**	141.376.890	162.506.553	192.446.153	236.756.955	306.112.750	1.039.199.301
6	**Onsite**	-	630.000.000	749.700.000	837.936.000	1.002.841.560	3.256.477.560
	Total	5.152.402.213	6.553.461.033	7.763.293.145	9.502.411.681	12.158.950.687	41.129.518.759

Source: Writing Team

Related Cost Planning

Cost planning is a process in determining the estimated amount of costs that will be incurred in the future.

Table 3. Cost Planning Related to Financial Plan (in IDR)

Fee Plans	Year 1	Year 2	Year 3	Year 4	Year 5
Pra Operational	416,200,000	-	-	-	-
Asset	2,816,655,500	-	5,000,000	-	-
Marketing	114,072,078	84,896,162	98,120,275	117,299,655	167,643,085
Operasional	603,172,320	593,113,366	651,587,554	660,437,977	714,369,836
Human Capital	2,417,618,430	2,325,674,798	2,375,572,294	2,810,534,528	2,690,556,564
Risk Management	46,600,000	30,360,000	40,396,000	36,735,600	47,409,160
Total	6,414,318,328	3,034,044,326	3,170,676,123	3,625,007,760	3,619,978,644

Source: Writing Team

Cost planning is a process in determining the estimated costs that will be incurred by all parts of the medical laboratory in the future. Cost planning is divided into marketing costs, operational costs, HR costs and risk management costs (Daryanti Daryanti et al., 2023). This process includes the identification of all costs associated with the business activities of Daksa Medical Laboratory.

1. Marketing Costs. Is a marketing activity carried out by the marketing team to increase brand awareness such as creating websites, participating in exhibitions and events, creating and being active on social media and doing entertainment.
2. Operating Costs. Consists of several costs, such as laboratory equipment costs, consumable costs, labor costs, management costs, maintenance costs, quality performance costs, testing costs, shipping costs, data management costs, quality testing costs.
3. HR costs. Consists of basic salary costs, benefits, recruitment, THR, bonuses, BPJS and labor costs, training and development costs to increase employee competence.
4. Risk Management Fees. Costs related to risk management to anticipate losses due to procedural errors in the use of tools or work errors. The cost incurred for risk management is an important investment for Daksa Medical Laboratory to protect the assets, reputation, and operational continuity of the Lab.

Investment Planning

Investment planning is very important for a medical laboratory because of the amount of money spent on investing large amounts and returning capital in the short term or in the long term. Investment is needed to support operational activities and to support the progress of the medical laboratory business (Daryanti Daryanti et al., 2023). Investment planning usually consists of capital expenditure. Capital expenditure itself is a capital expenditure for the purchase of goods that can be used in the long term such as machinery and vehicles.

In Daksa Medical Laboratory the form of investment made in the first 5 years has an investment of 1 unit of X-Ray car, because with this unit customers get integrated service, ease of access, flexibility, fast service get examination services at a place and time that suits their schedule, without the need to disrupt their daily routine with a trip to the laboratory, so customers will feel more satisfied with their experience and more likely to use laboratory services regularly.

Capital Requirements Planning

Capital Requirements Planning for Medical Laboratory in the form of capital deposits from shareholders (owners) and bank loans. In the capital structure, 86% is capitalized from company founders and 14% from bank loans.

Table 4. Capital Structure of the Company's Shareholders

Capital Structure					
Deposited	**%**	**Sheet**	**Per Share**	**Total (in IDR)**	**Information**
Equity (86%)					
Founder 1	20%	12.000	100.000	1.200.000.000	Founder
Founder 2	20%	12.000	100.000	1.200.000.000	Founder
Founder 3	20%	12.000	100.000	1.200.000.000	Founder
Founder 4	20%	12.000	100.000	1.200.000.000	Founder
Founder 5	20%	12.000	100.000	1.200.000.000	Founder

			6.000.000.000	
Debt (14%)				
Bank			1.000.000.000	Bank Debt
Sum	**100%**	**50.000**	**7.000.000.000**	

Source: Writing Team

Table 5. Capital Requirements (in IDR)

Funding Plan	Year 1
Pre Operational	401.200.000
Asset	2.408.643.000
Marketing	169.524.022
Operational	603.564.320
Human Capital	2.442.962.184
Risk Management	125.000.000
Total	**6.150.893.526**

Source: Writing Team

Financing Planning

Table 6. Fee Plans (in IDR)

DESCRIPTION	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
HUMAN RESOURCES (HR)					
Salary Cost	2.053.111.560	2.085.756.034	2.766.325.067	2.849.314.819	3.141.350.002
Cost of Transport Allowance and Marketing Credit	29.000.000	31.880.000	52.472.000	57.794.240	63.449.120
THR Cost (Religious holiday allowance)	42.773.158	173.813.003	230.527.089	237.442.902	261.779.167
Bonus Fee	-	-	-	237.442.902	261.779.167
BPJS Health Contribution Fee	82.124.462	83.430.241	110.653.003	113.972.593	125.654.000
BPJS Employment Contribution Fee	118.193.004	120.072.272	159.143.932	163.918.250	180.692.097
Recruitment Cost	5.000.000	5.000.000	5.000.000	5.000.000	5.000.000
Cost Employee Engangement	-	-	6.000.000	6.000.000	76.000.000
Training costs	108.000.000	63.600.000	52.800.000	52.400.000	30.300.000
Software and Maintenance Costs	4.760.000	4.760.000	5.720.000	5.720.000	6.060.000
Total HR Cost	2.442.962.184	2.568.311.550	3.388.641.091	3.729.005.706	4.152.063.553
MARKETING					
Promotion and Marketing Expenses	169.524.002	120.524.610	179.199.397	230.286.175	286.234.260
OPERATIONAL COSTS					
PAM Water Operating Costs	11.520.000	11.750.400	11.985.408	12.225.116	12.469.618
Electricity Operating Costs	183.448.320	187.117.286	190.559.632	194.676.825	198.570.361
Operational Costs Telephone and Internet	11.904.000	12.142.080	12.384.922	12.632.620	12.885.272
Building Rental Fee	180.000.000	180.000.000	216.000.000	216.000.000	259.000.000
Generator Fuel Cost	500.000	550.000	605.000	665.500	732.050

Generator Maintenance Cost	3.600.000	3.960.000	4.356.000	4.791.600	5.270.760
Building Maintenance Cost	-	-	15.000.000	15.000.000	15.000.000
Operational Fuel Cost	105.600.000	107.712.000	109.966.240	112.063.565	114.304.836
Stationery Costs	24.000.000	26.400.000	29.040.000	31.944.000	35.138.400
Cleaning and Security Costs	3.000.000	3.300.000	3.630.000	3.993.000	4.392.300
Medical Waste Cost	5.280.000	5.280.000	5.280.000	5.280.000	5.280.000
Vehicle Tax Cost	-	6.742.400	6.607.552	6.475.401	6.345.893
Vehicle Service Fee	8.000.000	12.500.000	13.000.000	13.500.000	14.000.000
Vehicle Insurance Cost	3.672.000	3.220.000	3.173.000	2.964.000	2.868.000
Room Cleaning Consumables Cost	4.200.000	4.620.000	5.082.000	5.590.200	6.149.220
Other Costs (Uniform, Billboard, Souvenir, etc.)	58.840.000	34.724.000	31.696.400	29.566.040	28.182.644
TOTAL OPERATIONAL COST	603.564.320	600.018.166	658.566.154	667.367.867	720.589.355
RISK MANAGEMENT					
Light Fire Extinguisher	12.000.000	-	-	-	-
Pest Control	3.600.000	3.960.000	4.356.000	4.791.600	5.270.760
OHS Training	7.000.000	-	7.000.000	-	7.000.000
PPE	24.000.000	26.400.000	29.040.000	31.944.000	35.138.400
Fire Extinguishing Equipment	78.400.000	-	-	-	-
TOTAL COST OF RISK MANAGEMENT	125.000.000	30.360.000	40.396.000	36.735.600	47.409.160
DEPRECIATION AND AMORTIZATION	314.747.520	314.747.520	315.447.520	315.447.520	315.447.520

Source: Writing Team

The Medical Laboratory Daksa Financing Plan is prepared by taking into account inflation and adjustments to marketing, human resources and laboratory operational planning, so it will experience an increase in operational costs every year.

Financial Projections

The purpose of financial projections is to project future cash flow, income, and expenses. By projecting finances, Daksa Medical Laboratory can make the right financial strategy for budget allocation, which consists of:

1. Profit and Loss Statement Projections. This report is made to determine the projected profit loss obtained by the company and expenses incurred by the company. With this projection, the company and external parties (investors and banks) can assess the company's performance in obtaining profits.
   We project profits starting in the first year. In the first year, the net profit was still relatively small compared to the following years, which was around Rp 33 million. However, from year to year, there has been a significant increase in the amount of net profit. By the second year, profits had soared to more than Rp 1 billion, and continued to rise consistently in the following years.
2. Balance Sheet Projections. The balance sheet is a report containing information about the financial position of Daksa Medical Laboratory in the period of 5 years. This report includes assets, liabilities, and equity of Daksa Medical Laboratory at the end of the accounting period. Balance sheet projections can be used by companies and investors to analyze the development of the company in terms of its financial condition, analyze the company's ability to utilize debt and the company's ability to pay off short-term and long-term debt. The projection of the Financial Balance of Daksa Medical Laboratory for 5 years shows that total assets and liabilities from year to year continue to increase well.
3. Cash Flow Projection. Is a financial statement that describes the inflow and outflow of cash from Daksa Medical Laboratory over a period of 5 years. The profit growth of the medical laboratory business from year 1 to year 5 actually reflects the positive cash flow that continued to increase during the five-year period. This increase can be interpreted as the result of various factors, such as growth in the number of customers, better operational efficiency, a successful marketing strategy, or the introduction of new

services that the market is interested in. All of these factors collectively contribute to improved cash inflows and overall business growth.

Investment Feasibility Analysis

Every investment plan wants an expected rate of return in the future. Therefore, investors must conduct an investment feasibility analysis first. Investment feasibility analysis can be understood as actions taken to determine the prospects of an investment project that underlie decision making whether the investment is feasible or not to be implemented.

Several analysis methods are used to obtain information on the development of the Medical Laboratory Daksa business for the next 5 years, including:

1. Return on Investment (ROI). Is a ratio used to measure the rate of return on investments made. ROI is useful to measure how effective the investment that has been made in generating profits compared to the costs that have been incurred for the investment.

Table 7. Return on Investment (in IDR)

Year	Year 1	Year 2	Year 3	Year 4	Year 5
Operating Profit	(1,450,216,634)	(301,518,132)	1,403,827,412	2,478,377,601	4,662,561,948
Total Assets	4,549,783,366	4,048,265,233	5,252,092,645	7,530,470,246	11,993,032,194
ROI	-31.87%	-7.45%	26.73%	32.91%	38.88%

Source: Writing Team

From the results of the ROI calculation, Daksa Medical Laboratory in five years resulted in an increase in the positive ratio in the third year, which means getting a good profit and being able to continue investing for the next year.

2. Net Present Value (NPV). This method is often used as a reference to determine whether a business or investment will produce added value for the company or investor. The calculation results show that the NPV of Daksa Medical Laboratory for five years is IDR 25,423,804,400, so it can be interpreted that the investment made provides benefits so that the business can be run.

Table 8. Net Present Value of Medical Laboratory (in IDR)

Year	Ct	FV Factor	PV
Year 0	7,000,000,000		-
Year 1	4,538,457,554	0.94	4,266,150,101
Year 2	5,720,083,851	0.89	5,090,874,627
Year 3	7,040,625,209	0.84	5,914,125,175
Year 4	9,305,567,195	0.79	7,351,398,084
Year 5	13,068,341,884	0.75	9,801,256,413
TOTAL CASH NET CASH FLOW			**32,423,804,400**
INITIAL INVESTMENT			**7,000,000,000**
NPV			**25.423.804.400**

Source: Writing Team

3. Payback Period (PP). The period of time it takes to get back the initial investment cost from the cash flow generated by the investment. Based on our calculations, the payback period of Daksa Medical Laboratory is 1 year 4 months.

Table 9. Payback Period (in IDR)

Year	Ct	Accumulation
Year 0	-7,000,000,000	(7,000,000,000)
Year 1	4,538,457,554	-2,461,542,446
Year 2	5,720,083,851	3,258,541,405
Year 3	7,040,625,209	10,299,166,613

Payback Period	**1 Year 4 Months**

Source: Writing Team

4. Internal Rate of Return (IRR). Is a discount rate that makes the current expenditure value equal to the value of the investment results concerned. Methods for calculating the feasibility of an investment based on interest rates (Ferry Pantjoro Prihambodo et al., 2020). In general, the higher the IRR, the more profitable the project or investment is, as it shows a higher rate of return compared to the discount rate required for the project

Table 10. Internal Rate of Return (in IDR)

Year	EAT	NPV
Year 0	**-**	-7,000,000,000
Year 1	4,538,457,554	-2,461,542,446
Year 2	5,720,083,851	3,258,541,405
Year 3	7,040,625,209	10,299,166,613
Year 4	9,305,567,195	19,604,733,808
Year 5	13,068,341,884	32,673,075,692
Assumed Rate	**8%**	
IRR	**83.71%**	

Source: Writing Team

The results of measurements with all these methods show that the business to be carried out by the Medical Laboratory Daksa is feasible to run.

Financial Performance Analysis

Financial performance analysis is an analysis to measure company performance by comparing data on financial statements, namely balance sheet and profit and loss statements in a certain period. This analysis is an indicator in evaluating and measuring the company's financial condition through the company's ability to generate profits. The financial performance ratio can be seen through:

1. Liquidity Ratio. Is a ratio that describes the company's ability to meet its short-term obligations that are soon maturing. Used for credit analysis or financial risk analysis purposes (Aisyah et al., 2017).

Table 11. Liquidity Ratio

Year	Year 1	Year 2	Year 3	Year 4	Year 5
Current Ratio	2.02	2.26	5.49	14.65	53.05
Cash Ratio	-0.51	-0.54	2.22	10.47	46.13
Quick Ratio	2.02	2.26	5.49	14.65	53.05

Source: Writing Team

In the calculation table above, it is known that the current ratio and quick ratio show the number > 1 and the cash ratio also shows the number > 1 starting from the first year, which indicates that the Medical Laboratory Daksa starting from the 1st year already has the ability to pay off its short-term debts.

2. Solvency ratio. The analysis assesses the ability to meet various financial obligations both short-term, and long-term obligations. Daksa Medical Laboratory is said to be solvable if Daksa Medical Laboratory has sufficient wealth in paying its debts (Nuryanto et al., 2014).

Table 12. Solvency Ratio

Year	Year 1	Year 2	Year 3	Year 4	Year 5
Debt to Equity Ratio	14%	10%	7%	4%	1%
Debt to Asset Ratio	17%	11%	7%	4%	1%

Source: Writing Team

The smaller the value of the DAR, the less debt the company uses to acquire assets. A healthy DAR ratio is generally smaller than one or less than 100%. Similarly, the DER ratio, where a healthy DER ratio should be smaller than once or less than 100%. The smaller the DER, the better. From the calculation of

DAR and DER Daksa Lab, it shows that the year is declining, meaning that the level of security of company funds, both assets and equity, is improving.

3. Profitability Ratio. A collection of financial ratios used to assess the ability of a business to generate profits or profits from its operations. This ratio is a picture of how efficiently a company makes a profit from its sales or business activities, and generates profitable returns for shareholders or investors. Related to the level of effectiveness of operational activities carried out by company management (Sukmawati et al., 2022).

Table 13. Profitability Ratio

Year	Year 1	Year 2	Year 3	Year 4	Year 5
Profit Margin On Sales	1%	19%	18%	27%	35%

Source: Writing Team

A high ratio is the expectation of a profitability-based company. Daksa Medical Laboratory has produced a positive ratio starting from the first year and continues to increase which indicates that the company has better profits.

CONCLUSION

Daksa Medical Laboratory's business strategy planning has been analyzed with a focus on financial aspects. It was found that careful financial planning is very important to maintain the sustainability and growth of the company. Through efficient management of financial resources, fulfillment of financial obligations, and smart investment decision making, the company can achieve its business goals in a sustainable manner. The investment feasibility analysis shows that the business planned by Daksa Medical Laboratory is feasible to continue, with positive results from various evaluation methods such as ROI, NPV, Payback Period, and IRR, which confirms the potential benefits and benefits for the company and has promising prospects in the future. Thus, careful financial planning and meticulous investment analysis will help Daksa Medical Laboratory to improve financial performance and obtain a more competitive position in the healthcare industry.

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