

EXPLORING THE INTERPRETATION OF *BALIK MODAL* AS “THE OTHER” BREAK EVEN POINT: A HERMENEUTIC ROMANTICS STUDY

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ABSTRACT

The accounting nowadays supports the capitalism. In this view, profit has been the cause of capitalism. Capitalism encourages private business to gain profit. However, there is ‘other’ accounting practice that does not seem to always end up in achieving profit as the main goal. This research is to explore the interpretation of *balik modal* as the other meaning of Break Even Point (BEP) using hermeneutics romantics approach. The result of this research is that there are different interpretations of *balik modal* as well as the underlying values. The first informant interpret that his *balik modal* is *kulak* equals to *dapet* where *kulak* is the money that he spends for raw and supplementary materials and *dapet* is his income or his selling. The other informant concept is $Kulak = Dapet + Setoran$. This is the comparison between Cak To, Mas Ambon, and the conventional BEP from the research that has been conducted before.

Keywords: *Bakso*, *Break Even Point*, *Balik Modal*, *Hermeneutic Romantics*

***Bakso* Sellers In The Midst Of Capitalism**

The present accounting practice has supported capitalism, which means that an economic system is based on a free market, open competition, profit motive and private ownership of the means of production. Profit has been the cause of capitalism where the rich becomes richer and the poor becomes poorer. For companies that have gone public is a must to disclose to the public about the quality of the company's performance. All parties concerned will surely take the most wise decision is considered on the basis of the disclosure of the company's performance. Form of disclosures made by the company through the financial statements (Gunawati, 2006). The financial report is a reflection of the company condition, because the information contained in the financial statements is needed by the company stakeholders with an interest in the company and also the

statements of historical performance management of a company (Jatiningrum, 2000).

For Harahap (1997), capitalist accounting practices are actually inspired by the social values of a capitalist society. This means that accounting practices actually reflects the social reality of society. For a clearer view of Harahap (1997), the following figure explains the construction of capitalist accounting from the capitalist society. Harahap (1997) explains that a capitalist society will have a capitalist ideology. When a capitalist ideology has been formed, subsequent values also affect economic system in a capitalist economic system. The capitalist economy will in turn directly affect the development theories of which will leads to the behavior of capitalist society. The color of capitalism will be apparent to grow at smaller levels of society. Harahap (1997) sees that such condition relates to the development of accounting theory. At this stage the development of accounting theory certainly will lead to a capitalist accounting theory, and this continues until the application of accounting theory is reflected in the capitalist accounting practices.

However, there is 'other' accounting practice that in local contest that does not seem to always end up in achieving profit as the main goal. If we talk about the great restaurant it is not hard for them to understand about financial accounting where the profit is their goal. But if you look at the other side of the small business or seller, they do not know the science of accounting. In my neighborhood, there are various micro-sellers, one of which is meatball seller or *bakso* seller. Competition is also happening in the micro-scale *bakso* seller. In my observation every *bakso* seller who is competing one another lives in harmony, even though they know that their friends are also their competitors in business. This motivates me to explore the values underlying their business ethics that seems to be different to the values of capitalist accounting or society that has been described previously.

One term that is commonly heard in their conversation is *balik modal*. In cost accounting, the term *balik modal* can be equated to break even point. This is interesting because *balik modal* or BEP (which will be referred to as BEP from now on in this minor thesis) is a concept of 'zero profit' unlike profit itself. We sometimes ignore about the understanding of the breakeven point. I believe that research on the definition of the breakeven point for micro-scale food seller is very important, since anyone can interpret the breakeven point with a different understanding, especially its values as regarded by *bakso* sellers.

These *bakso* sellers in my neighborhood have their own unique culture and history. They live simple life, enjoy their work and do not seem to be concerned with profit. Of course, to sustain their business they need accounting, although it is different to the accounting for large corporations as culture influences accounting practice. BEP or *balik modal* can be regarded as text. In this study conducted a research by employing hermeneutic which is to trace the idea of understanding the meaning through history and culture which is given to us by our descendant

Small Business in Non-Corporate Accounting Perspective & Research

This *bakso* sellers located in the region Sengkaling is a small business. In the implementation, marketing activities conducted by using its own marketing power. According to Needham (1996) and Kotler (2007) market design for small business are in five steps. First is the market research, this step aims to produce a marketing plan for Small businesses, research needs to be done on similar businesses which should include desk and field research. This gives an insight in the target group's behaviour and shopping patterns. Analysing the competitor's marketing strategies makes it easier for Small business to gain market share. Second is a marketing mix, it is a crucial factor for any business to be successful. Especially for a Small business, competitor's marketing mix can be very helpful. An appropriate market mix helps boost sales. Third is product life cycle, after launch of the business, crucial points of focus should be increasing growth phase and delaying maturity phase. Once the business reaches maturity stage, an extension strategy should be in place. Re-launching is also an option at this stage. Pricing strategy should be flexible and based on the different stages of the PLC. Forth is a promotion techniques, its preferable to keep promotion expenses as low as possible. 'Word of mouth', 'Email marketing', 'Print-ads' in local newspapers etc. can be effective. Last is channels of distribution, selecting an effective channel of distribution may reduce the promotional expenses as well as overall expenses for a Small business.

Definition of a small business varies from a variety of sources of information. The definition of a small business according to BPD in Amalia (2004), imposes limits on the use of labor based on the number of between 15-19 people. While the Ministry of Cooperatives, Small and Medium Enterprises defines small businesses based on the assets and the value of sales, namely:

"Small businesses are the economic activities of the people of small-scale with the following criteria: 1) a maximum net worth Rp. 200,000,000 (two hundred million rupiah) excluding land and buildings, or 2) the maximum annual sales of Rp. 1,000,000,000 (one billion dollars), 3) belongs to citizens of Indonesia, 4) stands alone and is not a subsidiary or a branch or indirectly with medium and large businesses. "

www.depkop.go.id/index.php?option=com_glossary&func=display&letter=U&Itemid=73&catid=43&page=1

From some of the above definition, a small business can be defined as an economic activity of the people which is owned by Indonesian citizens with the use of labor as much as 15-19 people. It has a maximum net worth Rp. 200,000,000 (two hundred million rupiah) excluding land and building and selling a maximum value of one billion dollars.

According to the Saleh in Widayanti (2005), small scale industries are grouped into three categories. Local industry categories: Group of industries that

rely survival limited to the local market as well as the spread in terms of location. The scale of this business is generally very small and very limited marketing targets causes of this group are generally just use a simple means of transport such as carts, load and others. Centers of industry categories: industrial type group in terms of small-scale units have yet to form a grouping or production area consisting of a collection of business units that produce similar goods. Judging from the target marketing, these categories generally reach a wider market than the former categories. Modern industry categories: Group of industries which in principle can be described as a group of industries that still have the nature of a small industry, but have been able to adapt production technology is quite advanced.

Small and medium sized entity uses the SAK ETAP (*Standard Akuntansi Keuangan untuk Entitas Tanpa Akuntabilitas Publik*). ETAP is an entity which does not have significant public accountability and does not need to publish general purpose financial statements for external users. SAK ETAP is intended that all business units must prepare a financial statement in accordance with standards that have been set. ETAP standards is quite simple and certainly will not be difficult for its users. This is done because all companies certainly want the business continues to grow. To develop a business certainly various efforts were made. it is an effort to convince the public that the work done can be justified.

ETAP is using the reference from IFRS for Small Medium Enterprises. SAK-ETAP published in 2009 and became effective January 1, 2010 and can be applied on 1 January 2011. This SAK-ETAP is applied retrospectively, but if it is regarded not practical it can be applied prospectively, which means recognize all assets and liabilities in accordance with SAK ETAP also does not recognize assets and liabilities if it is unauthorized by SAK ETAP, besides correcting accounts that were using the old PSAK to account in accordance with SAK ETAP also apply measurement assets and liabilities are recognized SAK ETAP.

With this SAK ETAP, small and medium enterprises can also prepare its own financial statements which also can be audited and obtain an audit opinion, so that the company can use its financial statements to obtain funding for their business development.

Previous Research: Hermeneutics and Local Business

Bambang (2003) performed a study on *Social Interpretation On the Concept of Profit By Using a hermeneutic approach*. One major goal of the study is trying to build an understanding of the liberating aspects of human life. This liberating insight into important social processes caused by three things.

First, understanding which liberates will bring us to an understanding and a broader interpretative concerning the conception or problems that arise. Interpretative broad, indicating that the concept should not be interpreted narrowly and rigidly. A concept can be understood at least in perspective, so that what we understand the concept of it being intact on one side.

Second, through this understanding frees at least make this process as a reflection of ourselves concerning human nature. That human nature is free to express his own life as well as a choice.

Third, understanding that ultimately frees minimize the processes which have reduced the significance of social preferences. Meaning often denying their social significance due to reduce by the hegemony of meaning oriented on one side. Social meaning of a text to be narrow and leave the social aspect as a base formation.

Research on *bakso* sellers, especially its sales was carried out by Farid (2006). His research aims to determine what the impact of formalin issues against the sales of meatballs in Malang and to determine what step should be taken to anticipate.

Hermeneutics as Methodology

This research uses hermeneutic romantics approach. The purpose of the hermeneutic romantics approach is to trace the idea of interpretive tradition, with a myriad of theoretical, philosophical, and practical, which inherited us (Maulidin, 2003). The research conducted here, is a study that used a non-positivistic paradigm to understand the concept of *balik modal*, which can be equated as "BEP" and is a type of qualitative research. This study seeks to understand the meaning based on what is in the research place. This study is an analysis of social subjective approach, which seeks to understand the situation for what it is. The paradigm that will be used in this research is the interpretive paradigm. Thus, the expected lack of understanding the meaning of "BEP" not only from the point of view of financial accounting alone, but also able to see and describe what will be provided by the informants so that there is a broader view of the meaning of "BEP" itself (Purnamasari & Triuwono, 2010).

Hermeneutic, etymologically, the word comes from the Greek hermeneutic that interprets *hemeneuein* meaning. So, literally *hermeneia* (noun) can be interpreted as the interpretation (Sumaryono 1999). Hermeneutics is not a new method. The term hermeneutics is already known about the seventeenth century that this method performed by FDE Schleiermacher (1768-1834). What has been done by the hermeneutist basically to bring us further look at a text and a context to understand and be understood. Mistakes can lead to understanding of the sense of misunderstanding (Sumaryono 1999). Although hermeneutic term is known since the seventeenth century, but a hermeneutic interpretation method has actually been known since ancient times. The difference between interpreting something on one side, the issues surrounding the interpretation of the rules and on the other hand, is something that has been known since the "early days" the study of the Qur'an and the Gospels (Esack 2000). Hermeneutic interpretation as the work and theories of interpretation of religion, literature, law, has been around since ancient times, before the effort was labeled hermeneutic interpretation. Palmer in Esack (2000) mentions, there are two main currents must be distinguished according to Palmer in search of definition Hermeneutics. First current hermeneutic view as the major methodological principles underlying the interpretation effort, while the second current view as a philosophical exploration

of the character and the conditions necessary for all forms of understanding. Two of these flows summarized by Carl Braaten and defines hermeneutics as a science that tries to describe how a word or an existentially meaningful events in our situation right now. Palmer himself eventually defines hermeneutics as a process of changing something or ignorance to understand (Esack, 2000).

Hermeneutic according to Howard (2000) is an acquired skill that a person with learning how to use the instrument of history, philology, manuscriptology, and so on. Proficiency is developed to understand the texts that cannot be separated from the question of the influence of time, due to cultural differences, or coincidences of history. Hermeneutic for Schleiermacher is a theory of translation and interpretation of the texts of the traditional concept of scripture and dogma. As Schleiermacher, Gadamer says that hermeneutic rather to understand and interpret the text. Gadamer's hermeneutics more broadly whether it is a scriptural text, music notation even artwork can be said as text (Sumaryono, 1999). Meanwhile, in the view of Dilthey hermeneutic is an attempt interpretation of social life. Interpretation and understanding of the concept is an attempt to overcome the objectivism of positivism that is biased to minimize and even eliminate the role of the subject in shaping social reality (Dilthey, in Triatmoko 1993). Understanding the meaning we give the categories and meaningful relationships. Much happens intuitively, more due to the long process of socialization.

Hermeneutics and language, language has been introduced to us since we have not reached the age of one year. Our parents have taught us to know something. The process of introduction was intended to be understood by the child. At this stage even this is happening is the language of communication. Language here does not mean a word. Language can be action, mimic, and so on. At a more mature stage of life no longer introduction again with body language. Language contains many aspects. Understanding the actual language we are to understand human culture. Language is a medium without boundaries. Language reflects the identity of every human culture. Every human culture has a model of the language to translate every aspect of life.

Hermeneutic is a new way to hang out with the language. Hermeneutics as a method of interpretation, requires language as a medium to understand a text. Without language people probably would not get the sense and meaning of a text. The lack of understanding and articulation of the text of the hermeneutic fails to provide an understanding of a text. Language here is quite significant for the hermeneutic to help gain understanding. Thus, language is part of the text which also requires an understanding of (Bambang, 2003). Hermeneutic romantics introduce two further shifts which the strong influence is felt even to the present: focus on action of the interpretation (as culture) and its historical (Maulidin, 2003)

In this study, the source of data comes from interviews with informants' records and records of surveys of research. Informant is a person who is willing to provide the information required in this study both the situation and condition of background research and other information related to the research. This research will be done to the two *bakso* seller which is located in the area of Sengkaling. The informant chosen is Cak To and Mas Ambon. They are a micro scale *bakso*

sellers who do their selling activity in the area of Sengkaling. These informants are chosen because they are very different in characteristic, history, and culture. Cak To has been selling *bakso* since he was a little boy and right now he still insist to sell *bakso* by himself and does not want to expand or develop his business. While Mas Ambon is an open minded *bakso* seller who owns a business which has several employees and willing to expand his business.

The analysis of text '*balik modal*' will be performed in two stages, and one additional stage to compare *balik modal* with BEP.

1. Cultural and historical aspects of Cak To and Mas Ambon regarding their *bakso* selling activities, to portray formulation of *balik modal* in term of equation or formulation.
2. Based on the previous step, I will abstract the underlying values of '*balik modal*' and how this interpretation is caused by historical and cultural aspects of informants.
3. Comparing how *balik modal* differs to BEP, by its formulation as well as values.

Conventional Break Even Point Values Abstraction

Several values that can be drawn from conventional BEP are there is a separation between fixed costs and variable costs and the other value is short-term profit planning. Separation between fixed costs and variable costs will impact positively and negatively. This separation is intended to make it easier to control the cost. Control is set and done by humans in this regard is the owner of the company. Separation of the control will create an organized process of company policies which is implemented. The regularities that are created by the separation of these controls has impacts which are effective and efficient for the company. The effectiveness of the company can be measured from the company's success in implementing the goals, vision and mission that has been set by the company. While the efficiency can be measured when the company was able to achieve the targets and be able to minimize expenses or costs which have been budgeted.

The other control is to make people as the center of power separation. This is often referred to as anthropocentric. Ansari (1984) argues that the anthropocentric is a view that places humans at the center of the universe. The environment in this context just as instrumental value, as an object of exploration and experimentation for the sake of man. Humans as a center of power that run this separation make human secularism. Secularism means just thinking about the world or materialism, instead of Religious Sites or religiousness. Such as secular education, art or music secular, secular government, as opposed to the church administration. Secularism is the notion that religion is not worthy to be the foundation of moral and educational.

Another thing that can be drawn from conventional BEP is a short-term profit planning. In each entity, profit is the original purpose of the business. According to the equity holders, profit is considered as a measure of the success of their business. There are lot things that can be exploited from the profit. One of them is to increase the capital of their business from the profits. This will happen what we call capital accumulation if the profit acquired by the entity is over the

target. The capital increase will also result in the increase of profits indirectly. This happens in every entity that competed with each other to get great profits in order to develop his business. What happens is that every entity or business will be a capitalist as they are motivated to seek as much profit and ignoring other aspects.

Balik Modal = Kulak = Dapet

As mentioned before BEP have a provision such as fixed cost and variable cost, but it is slightly different from the informant. Cak To is a mobile *bakso* seller and is classified as a micro scale industry. Small traders sometimes ignore several aspects of the production costs have been determined in the BEP formula. Thus was the case in Cak To, which is a mobile *bakso* seller in the area of Sengkaling. He did not include several aspects of the production costs in the calculation of his *balik modal*. Cak To argue that his *balik modal* is *kulak* equals to *dapet*. The element of *kulak* consists of raw material expenditure and supplementary materials. He says:

“Yaa, lengkap itu, ya daging ya tahu sama bumbu bumbunya itu. Soalnya itu kan lihat yang kulakannya itu banyak atau sedikit gitu lho. Nah biasanya beli sedikit sedikit cuma satu kilo.”

Cak To argue that the raw material of making this *bakso* is beef and the supplementary materials are those spices which is used to make any materials become *bakso*. When i said that, are there any other things which are purchased during his *kulak*, he said:

“Kalo kecap, saos, sambel ya setiap hari beli. Beli titik-titik gitu. Sudah termasuk itu, 200 ribu.”

He said he bought some other supplementary materials such as soy souce, chilli, and ketchup. So everyday Cak To spend his money in *kulak*, buying his raw and supplementary materials about two hundred rupiah. Cak To does not include the BEP component where the BEP calculation should also be calculated for example transport costs. From the analysis above, we can obtained a formula of *balik modal* according to Cak To which is:

$$Kulak = Dapet$$

This formula simplified into:

$$Raw\ Material + Supplementary\ Material = Dapet$$

Meanwhile,

$$Dapet = Sales Price \times Sales$$

So,

$$Raw Material + Supplementary = Sales Price \times Sales$$

Cak To *balik modal* concept is different with the conventional meaning of BEP, therefore it also have a different values that can be taken from this concept. The first value is there is no separation between the owner and the entity. This is proven by Cak To that he does not include variable cost such as gas, oil, and transportation cost because he thinks that those can be also used in his family. This explains that Cak To is contrasting the entity theory. Entity Theory is where a legal entity is regarded as having a separate existence from the owners. The financial statements are prepared from the perspective of the entity, not its owners. By combining the manner of owner and the entity, Cak To concept can be regarded as proprietary theory. Proprietary Theory is where no fundamental distinction is drawn between a legal entity and its owners reference, i.e. the entity does not exist separately from the owners for accounting purposes. The primary focus is to report information useful to the owners, and therefore the financial statements are prepared from their perspective.

The second value is what it is called family love. As we know the conventional understanding of BEP, the labour and transportation is an expense that must be included in the formulation of total cost. Cak To does not include those costs because he said that he does not need labour cost. He owns the business as well as he runs the business by him self. There are no other employees or labours that work at Cak To entity. That is why he excludes this cost. He also stated that he work is for his family matter. As a Muslim, he has an obligation that a man must work for their family. This is one way to worship God or what he called *ibadah*. The real purpose of his work is only to make his family live as it is. So he do all the working process including selling with what he called *ikhlas*.

In his concept of *balik modal* there is no short term profit planning. All of his income is for the family matter. This simple way of thinking is making Cak To live in a stable situation. As we know every entity is trying their best to gain profit as higher as possible. In this situation makes a competition becomes hard because they compete each other by unfriendly way. Cak To does not have a competition like that. He knows that there are a lot of *bakso* sellers beside him, he also knows that there is a competition between them but he does not experience an unhealthy ones. That is why he and other *bakso* seller around his area do not have a bad thinking between them.

Kulak = Dapet + Setoran

Mas Ambon has the different interpretation of *balik modal* with the conventional BEP of the concept from *Cak To*. Several aspects from *Mas Ambon* are slightly different from *Cak To* because *Mas Ambon* has a different system in his *bakso*. *Mas Ambon* is the owner of an entity which is productizing and selling *bakso*. He has five carts and four of them were run by his employees. The calculation of everything in here is also different. As I compare to the conventional BEP, there are some aspects that is closely the same with his concept. Those aspects are labor payment and short term profit. *Mas Ambon* has four employees and every employee responsible of one cart. He allocates the same amount of *bakso* in every cart including his cart. He said that when he shop in the market he always buy the same quantity of the materials to each carts he have. He has his own calculation which is stated by *Mas Ambon*:

"Tapi iku ndisik mas. Lek saiki wes tak anu mas wes tak target. Pokok sedino kulakan kudu iso sewu gopek. Iku kudu is owes pokoke."

"Yo gawe iku gawe 5 rombongan wes pokoke"

"Iyo. Sak rombongan e tak gawe 300. 300 yo arek arek mubeng ngono.."

He has a target which is not more than 1.500.000 Rupiah for every *kulak*. That is mean every cart is 300 Rupiah when he has five carts. Those are consists of raw and supplementary materials which is the same with *Cak To*, he said:

"Yo daging mas, daging sapi lak larang a saiki. Trus yo tahu, mie, sing gae somay iku, trus yo sing liyane mas, bangsane tepung, sambel, caos, trus brambang ngono ngono iku wes."

From his statement, *Mas Ambon* has the same argument with *Cak To* which is the raw material of making this *bakso* is beef and the supplementary materials are those spices which are used to make any materials become *bakso*.

Mas Ambon is using a *setor* system which means that every employee has to deposit the amount of *kulak* and the amount of *setor*. Every employee is holding one cart and the amount of *kulak* is the same with the other which is 300.000 Rupiah. And the amount of *setor* is 50.000 Rupiah. The he explain that the amount of *setor* is relatively the same with other *bakso* which has some employees like he said:

"....yo iku roto roto ne juragan bakso kabeh lek gae setor setoran yo sakmonoan mas."

That is a big amount of money in one day. But *Mas Ambon* has big expenses too. He said that he have a payments to pay every month. Those payments are for his house, motorcycle and a debt to some person for his business. Even though *Mas Ambon* has a lot of payments to pay, he never gives up or complaining in every situation. In his formula he stated a *Kulak* and *Dapet*. This is the same meaning with *Cak To* interpretation which is *Kulak* consist of raw material and supplementary material, and *dapet* means sales price times sales. *Mas Ambon* which has a different system with *Cak To* is resulting in different formulas too. This result is also different from the concept of conventional BEP

although some aspects were found almost the same. The benefits generated by this formula are the increased of income that could cover all the existing debts and could be gleaned to develop their business. Another benefit is his *bakso* will be famous around the Sengkaling area because he has five carts using the same identity. Compared with benefits of conventional BEP where the main benefit is to generate profit, the *Mas Ambon's* formula does discuss about profit and has several the same aspects, this raises some different and similarity values with conventional BEP.

Mas Ambon balik modal concept can be classified as a values combination from *Cak To* and conventional BEP.

The first value is that *Mas Ambon* has the same value with the conventional BEP which is profit oriented. From the analysis above *Mas Ambon* is willing to expand his business even though he still has many debts. He has five carts and each of them must deposit 50.000 rupiah beside the amount of *kulak*. From that money some of it he uses to pay his payments monthly. When there is a residual amount of money, he saves it to be used for expanding his business. By expanding his business he has an increasing income and his aim for the profit is reached. Therefore he has the same values which is short term profit planning.

The second value is the same with *Cak To* value which is family love. Even though he runs his business to reach a large amount of money, he still dedicates his hard working for his wife and kid. He stops gambling because of his family. He realizes that the real purpose of his working is for living his family. All the profit oriented things is for his family's better living. He also mentioned about the obligation for a man in Islam. He said that a Muslim must works for their family and their religion as worship to his God or *ibadah*. That is why he never complains in any situation although his life is a little bit hard with that kind of debts and payments. From the situation that I know, *Mas Ambon* has another same value as well as *Cak To* which is *ikhlas*. He keep doing his job and willing to raise his business instead of giving up for his huge amount of debts.

The last value that I found is that *Mas Ambon* has a modern mind or an open minded. He never gains the knowledge about business or accounting but he see a chance and willing to take a risk. He borrows money to some person to run his business and he did it. He got several loans and develops his business until now. Although he still pays his debts monthly, he has a plan to expand his business by building a *bakso* shop. This is contrast with *Cak To* concept. *Cak To* has a simple way of thinking and he does not want to take any risk at all. *Cak To* is afraid of confusing in managing his financial but *Mas Ambon* is willing to take this risk because he thinks that if he gets a high income, he gets high profit, and his family will not suffer for a financial problem.

Conclusion

According to the research that I have conducted, I have found the interpretation of *balik modal* as well as the underlying values according to the informants who are *bakso* sellers, *Cak To* and *Mas Ambon*. The result is that every informant has their own interpretation about the concept of *balik modal*.

How they interpret this concept is affected by their historical and cultural aspects as we know that they have different history and culture between them.

Table 1.1

Research Findings

	Formulation of <i>Balik Modal</i> or BEP	Values abstraction	Hermeneutics Romantics
Cak To	<i>Kulak = Dapet</i>	<ul style="list-style-type: none"> • No separation of owner and entity • Family love • God's based activity • Simple way of thinking 	<p>History:</p> <ul style="list-style-type: none"> • Cak To works to help his parent • Selling bakso since he was a boy • His parent works for his family <p>Culture:</p> <ul style="list-style-type: none"> • He came from religious family • His family avoid any risk in every job • Be grateful every day
Mas Ambon	<i>Kulak = Dapet + Setoran</i>	<ul style="list-style-type: none"> • Profit oriented • Family love • Open minded 	<p>History:</p> <ul style="list-style-type: none"> • From a poor family • His parent works hard for his family • Experience in <i>bakso</i> by working with his boss <p>Culture:</p> <ul style="list-style-type: none"> • He came from a Muslim • Never complain in any circumstances • Be grateful every day
Conventional BEP	Revenue = Total Cost	<ul style="list-style-type: none"> • Well control cost • Short term profit planning • Secularism 	