

## **ABSTRAK**

Tujuan penelitian ini adalah untuk menganalisis perencanaan dan realisasi anggaran operasional sekolah dalam sistem manajemen keuangan sekolah studi kasus di TK Strada Bhakti Utama. Pengumpulan data dilakukan dengan observasi langsung ke lokasi penelitian dan wawancara responden penelitian yang telah ditentukan. Responden penelitian ini adalah kepala sekolah, staff komplek cabang bintaro, dan penata usaha yang telah aktif minimal satu tahun serta terlibat dalam proses penyusunan Rencana Anggaran Kegiatan (RAK) dan Rencana Anggaran Operasional (RAO), serta Bantuan Operasional Pemerintah (BOP) termasuk dalam responden penelitian ini. Metode analisis data yang digunakan adalah analisis biaya kegiatan sekolah, analisis sumber dan penggunaan dana pendidikan, analisis SWOT, dan analisis rasio keuangan. Hasil perhitungan analisis biaya kegiatan sekolah sudah termasuk dalam besaran Iuran SPP yang dibebankan pada wali murid yang akan termasuk dalam kegiatan sekolah. Hal ini menimbulkan deviasi yang signifikan dan menunjukkan bahwa TK Strada Bhakti Utama kekurangan dana karena terdapat kesenjangan antara kebutuhan dan penerimaan. Hasil perhitungan analisis sumber dan penggunaan dana, persentase terbesar sumber dana yaitu dari dana DOP, BOP dan dana SPP. Hal ini menunjukkan penyelenggaraan pendidikan di TK Strada Bhakti Utama tergantung pada sumber dana utama tersebut. Pada alokasi dana BOP maupun DOP, terdapat komponen yang rutin dilaksanakan kegiatannya namun tidak dianggarkan. Dari hasil perhitungan analisis SWOT, sarana prasarana sekolah belum memadai ditunjukkan dengan data fasilitas yang tersedia. Siswa maupun alumni masih minim prestasi sehingga nama baik sekolah belum terangkat di masyarakat. Hal ini menunjukkan kelemahan yang dimiliki tk Strada Bhakti Utama. Pada realisasi biaya langsung dan biaya rutin langsung terdapat deviasi, menunjukkan bahwa anggaran belum terealisasi seluruhnya. Dari hasil perhitungan analisis rasio keuangan, menunjukkan bahwa realisasi kegiatan sekolah belum mencapai 100%, artinya perencanaan sekolah belum sepenuhnya dapat dilaksanakan karena terhambat oleh dana yang tidak memadai dan dana yang dikeluarkan tidak sesuai dengan yang di anggarkan.

Kata kunci : Pengelolaan Keuangan Sekolah, Perencanaan Anggaran, Realisasi anggaran

## **ABSTRACT**

The purpose of this study was to analyze the planning and realization of school operational budgets in the school financial management system of case studies at TK Strada Bhakti Utama. Data collection is done by direct observation to the location of the study and interview respondents who have been determined. Respondents of this study are school principals, bintaro branch complex staff, and business administrators who have been active for at least one year and are involved in the process of preparing the Activity Budget Plan (RAK) and Operational Budget Plan (RAO), as well as Government Operational Assistance (BOP) including respondents this research. Data analysis methods used are the analysis of school activity costs, analysis of sources and uses of education funds, SWOT analysis, and financial ratio analysis. The results of the analysis of the costs of school activities are included in the amount of tuition fees charged to the guardians of students who will be included in school activities. This gives rise to a significant deviation and shows that TK Strada Bhakti Utama is underfunded because there is a gap between needs and revenues. The results of the calculation of the analysis of sources and uses of funds, the largest percentage of funding sources are from DOP funds, BOP funds and SPP funds. This shows that the implementation of education in TK Strada Bhakti Utama depends on the main funding source. In the allocation of BOP and DOP funds, there are components that are routinely carried out but not budgeted. From the results of the SWOT analysis calculations, school infrastructure is inadequate shown by the available facility data. Students and alumni still lack achievements so that the good name of the school has not been raised in the community. This shows the weakness that is owned by TK Strada Bhakti Utama. In the realization of direct costs and direct routine costs there is a deviation, indicating that the budget has not been fully realized. From the results of the calculation of financial ratio analysis, shows that the realization of school activities has not reached 100%, meaning that school planning has not been fully implemented because it is hampered by inadequate funds and the funds incurred are not in accordance with the budgeted.

Keyword : Planning, Budget Management, Financial Management