Kios AI

Asisten Penulisan Akademik AI

Integrated with Microsoft Word

Tulis dan Sitasi 10x Lebih Cepat di Microsoft Word.

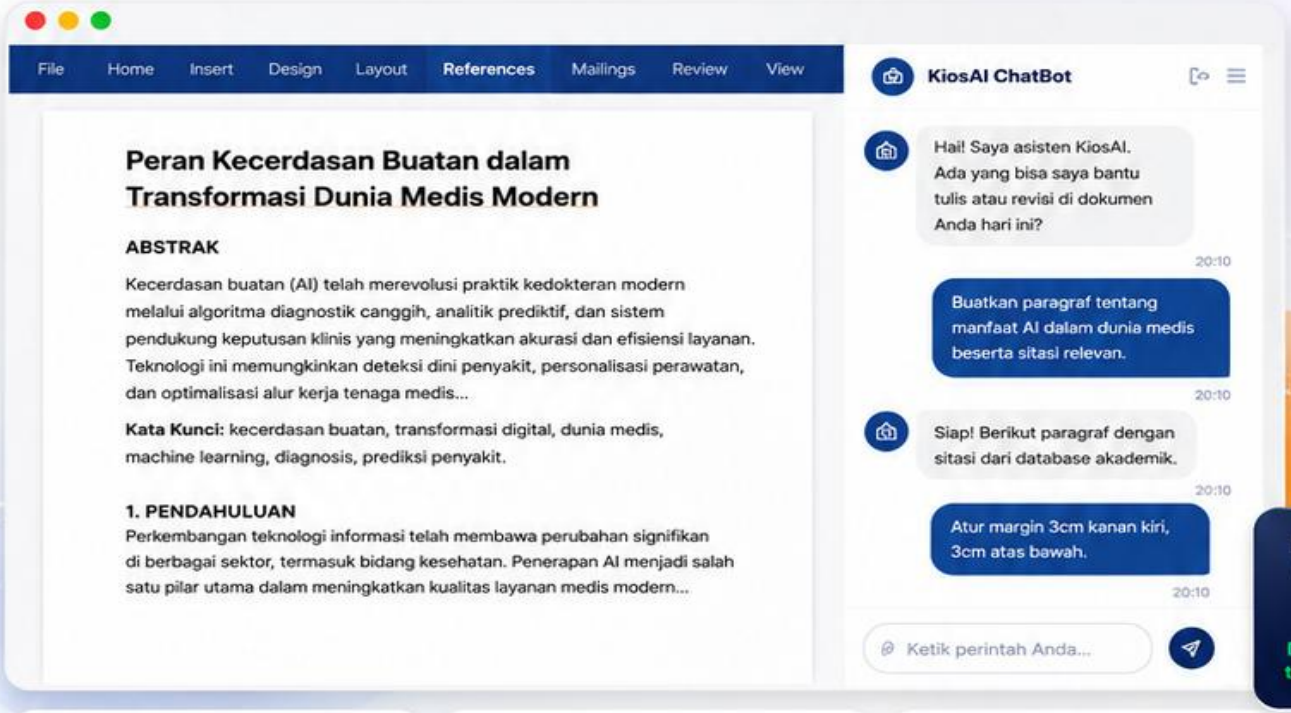
KiosAI adalah asisten penulisan berbasis AI yang terintegrasi langsung di Word. Buat paragraf, kelola referensi Mendeley, dan temukan sumber akademik — tanpa meninggalkan dokumen.

Asisten Penulisan AI
Buat paragraf akademik, ringkas jurnal, parafrase, dan perbaiki tata bahasa.

Anti-Ribet Sitasi
Insert sitasi & daftar pustaka otomatis (APA, MLA, IEEE, dll).

Referensi Akurat
Terhubung dengan Mendeley & sumber akademik terpercaya.

Hemat Waktu
Selesai tugas lebih cepat, lebih fokus pada ide dan analisis.



Sumber Akademik Terpercaya

- Mendeley
- Crossref
- DOAJ
- Semantic Scholar
- PubMed

dan banyak lagi...

Daftar Pustaka Otomatis

- McKinney, S. M., et al. (2020)...
- Topol, E. J. (2019). High-performance...
- Davenport, T. H., & Ronanki, R. (2018)...

✓ Referensi berhasil ditambahkan

Sitasi Instan di Dokumen

"AI telah merevolusi praktik kedokteran secara fundamental [1]. Teknologi ini membantu meningkatkan akurasi diagnosis dan efisiensi layanan kesehatan [2].

Mulai Sekarang di

chatbot.kiosai.id

Coba KiosAI Sekarang! →

Financial Aspects

1. Capitalization

Table 1. Balance Sheet Report

Urfalogy Balance Sheet First Year					
Code	**Name**	**Debit**		**Credit**	
101	Bank Cash	IDR	29,836,000		
102	Apps + Machine Learning	IDR	57,600,000		
103	Computer	IDR	45,000,000		
104	Handphone	IDR	7,500,000		
105	AC	IDR	5,000,000		
111	Accumulated computer depreciation			IDR	9,000,000
112	Accumulated depreciation of air conditioning			IDR	1,000,000
301	Business Capital			IDR	50,000,000
401	Consultancy Income			IDR	114,816,000
402	Premium Income			IDR	354,500,000
501	IPR Expense	IDR	2,000,000		
502	Building rent expense	IDR	20,000,000		
503	Ads Promotion Expense	IDR	25,000,000		
504	Public figure promotion expenses	IDR	32,000,000		
505	Maintenance costs	IDR	10,000,000		
506	Awareness campaign	IDR	50,000,000		
507	Agronomist honour expenses	IDR	12,000,000		
508	Founder's salary expenses	IDR	216,000,000		
509	Intern salary expenses	IDR	100,000,000		
510	ChatGPT Plus Load	IDR	3,600,000		
511	Electrical load	IDR	3,600,000		
512	Water load	IDR	1,200,000		
513	Unexpected expenses	IDR	5,900,000		
514	Computer depreciation expense	IDR	9,000,000		
515	Air conditioning depreciation expense	IDR	1,000,000		
516	Mobile phone depreciation expense	IDR	1,500,000		
		IDR	**505,316,000**	**IDR**	**505,316,000**

2. Initial Capital

Tabel 2. Urfalogy Business First Year Cost of Goods Produced Plan

Num.	Cost Category	Cost Details (IDR)	Volume	Total Cost (IDR)
1	License			
1.1	Envato License	200,000	5	1,000,000
1.2	ChatGPT Plus	300,000	12	3,600,000
2	Work Services			
2.1	UI/UX Services	3,000,000	1	3,000,000
2.2	Development services	5,000,000	1	5,000,000
2.3	Jasa hosting	1,000,000	1	1,000,000
2.4	Hosting services	2,000,000	1	2,000,000
2.5	Database management services	3,000,000	1	3,000,000
2.6	Machine learning services	5,000,000	1	5,000,000
3	Overhead			
3.1	Internet	250,000	12	3,000,000
3.2	Building Rental	20,000,000	1	20,000,000
3.3	Awareness campaign	50,000,000	1	50,000,000
3.4	Promotion	25,000,000	1	25,000,000
3.6	Core i9 Computer	25,000,000	1	25,000,000
3.7	Unexpected costs	6,900,000	1	6,900,000
3.8	Agronomist Honorarium	1,000,000	12	12,000,000
		TOTAL		**200,000,000**

2. Capital & Operational Costs (CAPEX & OPEX)

Tabel 3. CAPEX and OPEX Analysis

	2025	2026	2027	2028	2029
CAPEX (IDR)					
Applications + Machine Learning	57,600,000	-	-	-	-
Building Rental	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000
AC	5,000,000	-	-	-	-
Core i9 Computer	25,000,000	-	-	-	-
HAKI	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Sub-Total	109,600,000	22,000,000	22,000,000	22,000,000	22,000,000
OPEX (IDR)					
Internet	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Electricity	3,600,000	3,600,000	3,600,000	3,600,000	3,600,000
Water	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000
Chat GPT Plus	3,600,000	3,600,000	3,600,000	3,600,000	3,600,000
Promo (public figure)	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Promotion (Ads)	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000
Maintenance	10,000,000	10,000,000	15,000,000	15,000,000	15,000,000
Awareness campaign	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000
Founder Salary	216,000,000	306,000,000	486,000,000	576,000,000	756,000,000
Internship Salary	100,000,000	100,000,000	150,000,000	150,000,000	200,000,000
Agronomist Honorarium	12,000,000	24,000,000	36,000,000	36,000,000	36,000,000
Unexpected costs	7,400,000	8,100,000	10,350,000	10,225,000	10,100,000
Sub Total	441,800,000	544,500,000	793,750,000	883,625,000	1,113,500,000
Total	**551,400,000**	**566,500,000**	**815,750,000**	**905,625,000**	**1,135,500,000**

2.6.1.

3. Cash Inflow (5 year projection)

Table 4. First Five Years Cash Inflow

Year	Premium		Consultation		E-commerce	
	Customer	Revenue	Transaction	Revenue	Transaction	Revenue
1	470	235,000,000	368	29,440,000	-	-
2	1,058	529,000,000	460	66,240,000	3,805	28,537,500
3	2,380	1,190,000,000	575	82,800,000	7,609	57,067,500
4	5,354	2,677,000,000	719	103,520,000	15,218	129,353,000
5	12,046	6,023,000,000	899	129,440,000	30,436	258,706,000
TOTAL	**21,308**	**10,654,000,000**	**3,021**	**411,440,000**	**30,436**	**473,664,000**

4. Income Statement

Tabel 5. Profit and Loss Calculation

Urfalogy Income statement Cumulative 5 Years		
Income		
First year income	IDR	264,440,000
Second year revenue	IDR	623,777,500
Third year revenue	IDR	1,329,867,500
Fourth year revenue	IDR	2,909,873,000
Fifth year revenue	IDR	6,411,146,000
Total operating income	IDR	11,539,104,000
Operating Expenses		
First year expenses	IDR	551,400,000
Second year expenses	IDR	566,500,000
Third year expenses	IDR	815,750,000
Fourth year expenses	IDR	905,625,000
Fifth year expenses	IDR	1,135,500,000
Total Operating Expenses	IDR	3,974,775,000
Net Profit	IDR	**6,694,543,000**

5. Break-Event Point (BEP Analysis)

The following is the Break Even Point (BEP) calculation from Urfalogy.

$$BEP = \frac{Total\ Cost}{1 - VC} = \frac{5{,}872{,}775{,}000}{1 - 0} = 5{,}872{,}775{,}000$$

6. ROI Calculation

The following is the ROI calculation from Urfalogy.

$$ROI = \frac{Total\ sales - Investment}{Investment} \times 100\%$$

$$= \frac{11{,}539{,}104{,}000 - 3{,}974{,}775{,}000}{3{,}974{,}775{,}000} \times 100 = 190.3\%\ \text{(Worthy)}$$

7. Business Feasiblity

Tabel 6. Net Present Value (NPV) Calculation

Year	Description	*Cashflow* (IDR)	*Discount Factor* (r = 6,75%)	*Discount Factor* (r = 23%)	*Present Value* (r = 6,75%) (IDR)	*Present Value* (r = 30%) (IDR)
-	Capital and operating costs over five years	-5,872,775,000	1	1	-5,872,775,000	-5,872,775,000
1	Revenue	700,236,000	0.93676815	0.81300813	655,958,782	569,297,561
2	Revenue	1,439,466,000	0.877534567	0.66098222	1,263,181,172	951,461,432
3	Revenue	2,043,900,000	0.822046432	0.537383918	1,680,180,703	1,098,358,991
4	Revenue	3,157,866,000	0.770066916	0.436897495	2,431,768,131	1,379,663,744
5	Revenue	5,225,850,000	0.72137416	0.355201215	3,769,793,153	1,856,228,270
				NPV	**3,928,106,942**	**-17,765,003**

Tabel 7. Feasibility Analysis

Parameter	Details
Net Present Value (NPV)	NPV with r = 6.75% results in a value of IDR 4,779,175,107. Then the business can be said to be feasible because NPV> 0.
Internal Rate of Return (IRR)	$IRR = i_{pos} + \frac{NVP_{pos}(i_{neg} - i_{pos})}{NPV_{pos} + NPV_{neg}}$ $= 6.75\% + \frac{4{,}779{,}175{,}107}{4{,}779{,}175{,}107 + (-51{,}414{,}412)}(30\% - 6.75\%)$ $= 26.01$ (Layak)
Payback Period (PP)	$PP = t + \frac{b-c}{d-c}$ $= 3 + \frac{3{,}974{,}775{,}000 - 2{,}218{,}085{,}000}{5{,}127{,}958{,}000 - 2{,}218{,}085{,}000}$ $= 3.604\ tahun$ (Worthy)