

## **BAB 5**

### **PROYEKSI KEUANGAN**

#### **5.1 Asumsi Dasar dan Informasi**

Proyeksi keuangan pada dasarnya adalah sebuah perencanaan keuangan atau anggaran agar dapat memperkirakan jumlah biaya yang mungkin timbul dan proyeksi pendapatan yang akan dihasilkan untuk periode tertentu. Proyeksi keuangan yang disusun oleh Rukama Creative Studio ini menyesuaikan berdasarkan data yang realistis.

Komponen-komponen yang dibutuhkan untuk menyusun proyeksi keuangan Rukama Creative Studio terdiri dari :

- Biaya pendirian perusahaan seperti perlengkapan, mesin, promosi dan lain-lain.
- Peramalan arus kas yaitu perkiraan pendapatan dari penjualan.
- Proyeksi laba rugi.
- Proyeksi biaya-biaya lainnya.

Rukama Creative Studio menggunakan proyeksi keuangan ini untuk memperkirakan kemampuan Rukama Creative Studio dalam membuat perencanaan bisnis atau *business plan*. Dengan memperhatikan setiap perbedaan yang timbul antara proyeksi dan kenyataan maka Rukama Creative Studio akan dengan mudah mengidentifikasi apa yang menyebabkan perbedaan tersebut dan mengambil tindakan koreksi serta lebih siap menghadapi tahun yang akan datang.

## 5.2 Analisis Peramalan Keuangan

Analisis Peramalan Keuangan Rukama Creative Studio terdiri dari:

**MODAL AWAL**  
**RUKAMA CREATIVE STUDIO**  
**Tabel 5.1 Rincian Biaya Modal Awal**

| <b>Dana Start Up yang Dibutuhkan</b>                                  |  | <b>Jumlah</b> | <b>Total</b>         |
|-----------------------------------------------------------------------|--|---------------|----------------------|
| Aset Tetap                                                            |  |               |                      |
| Perlengkapan                                                          |  |               |                      |
| 1. <i>Personal Computer</i>                                           |  | 13.000.000    |                      |
| 2. <i>Printer Canon MP287</i>                                         |  | 693.000       |                      |
| 3. <i>Kamera Nikon D3200</i>                                          |  | 6.500.000     |                      |
| 4. <i>Kamera Canon 600D</i>                                           |  | 6.800.000     |                      |
| 5. <i>Peralatan Kamera</i><br><i>(2 flash, 2 lensa, 2 tas kamera)</i> |  | 7.150.000     |                      |
| 6. <i>Pentablet Hanvon Graphic Pal 0605</i>                           |  | 1.200.000     |                      |
| 7. <i>Pentablet Wacom Intuos</i>                                      |  | 1.150.000     |                      |
| Aset Tetap Lainnya                                                    |  |               |                      |
| <i>Office 365 Small Business License</i>                              |  | 10.800.000    |                      |
| <b>Total AsetTetap</b>                                                |  |               | <b>47.293.000</b>    |
| Modal Usaha                                                           |  |               |                      |
| <i>Legal and Accounting Fees</i>                                      |  | 4.000.000     |                      |
| Deposit Sewa                                                          |  | 6.000.000     |                      |
| Deposit <i>Maintenance</i> (6 bulan)                                  |  | 6.000.000     |                      |
| Perlengkapan                                                          |  | 1.920.000     |                      |
| Iklan dan Promosi                                                     |  | 3.500.000     |                      |
| Modal Kerja (6 bulan)                                                 |  | 12.000.000    |                      |
| <b>Total Modal Usaha</b>                                              |  |               | <b>33.420.000</b>    |
| <b>Total Dana Start Up</b>                                            |  |               | <b>Rp 80.713.000</b> |

Sumber: Eriel Prifian Nugroho, 2015

**LAPORAN LABA RUGI**  
**RUKAMA CREATIVE STUDIO**  
**Tabel 5.2 Laporan Laba Rugi Tahun 2014**

|                                | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct        | Nov       | Dec       | Totals     |
|--------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|------------|-----------|-----------|------------|
| Pendapatan                     | -   | -   | -   | -   | -   | -   | -   | -   | -   | 9.625.000  | 5.000.000 | 3.000.000 | 17.625.000 |
| Desain Interior                | -   | -   | -   | -   | -   | -   | -   | -   | -   | 1.250.000  | 1.500.000 | -         | 2.750.000  |
| Desain Grafis                  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | 1.500.000 | 1.500.000  |
| Fotografi                      | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Total Pendapatan               | -   | -   | -   | -   | -   | -   | -   | -   | -   | 10.875.000 | 8.000.000 | 4.500.000 | 23.375.000 |
| Biaya Penjualan                | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Desain Interior                | -   | -   | -   | -   | -   | -   | -   | -   | -   | 2.000.000  | -         | 250.000   | 2.250.000  |
| Desain Grafis                  | -   | -   | -   | -   | -   | -   | -   | -   | -   | 200.000    | 200.000   | -         | 400.000    |
| Fotografi                      | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | 500.000   | 500.000   | 1.000.000  |
| Total Biaya Penjualan          | -   | -   | -   | -   | -   | -   | -   | -   | -   | 2.200.000  | 700.000   | 750.000   | 3.650.000  |
| Marjin Kotor                   | -   | -   | -   | -   | -   | -   | -   | -   | -   | 8.675.000  | 7.300.000 | 3.750.000 | 19.725.000 |
| Gaji dan Upah                  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Kompensasi pada Pemilik        | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Gaji                           | -   | -   | -   | -   | -   | -   | -   | -   | -   | 5.205.000  | 3.780.000 | 1.650.000 | 10.635.000 |
| Pajak Penghasilan dan Manfaat  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Total Gaji dan Upah            | -   | -   | -   | -   | -   | -   | -   | -   | -   | 5.205.000  | 3.780.000 | 1.650.000 | 10.635.000 |
| Biaya Operasional Tetap        | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Iklan                          | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Biaya Kendaraan                | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Biaya Kantor dan Perlengkapan  | -   | -   | -   | -   | -   | -   | -   | -   | -   | 1.120.000  | 1.120.000 | 1.120.000 | 3.360.000  |
| Telekomunikasi                 | -   | -   | -   | -   | -   | -   | -   | -   | -   | 100.000    | 100.000   | 100.000   | 300.000    |
| Total Biaya Operasional Tetap  | -   | -   | -   | -   | -   | -   | -   | -   | -   | 1.220.000  | 1.220.000 | 1.220.000 | 3.660.000  |
| Biaya lainnya                  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Biaya Amortisasi Dana Start Up | -   | -   | -   | -   | -   | -   | -   | -   | -   | 1.204.108  | 1.204.108 | 1.204.108 | 3.612.324  |
| Depresiasi                     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Bunga                          | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Pinjaman Bank                  | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Gadai                          | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Investor                       | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Kartu Kredit                   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Kredit Kendaraan               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Pinjaman Bank Lainnya...       | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Pajak                          | -   | -   | -   | -   | -   | -   | -   | -   | -   | -          | -         | -         | -          |
| Total Biaya lainnya            | -   | -   | -   | -   | -   | -   | -   | -   | -   | 1.204.108  | 1.204.108 | 1.204.108 | 3.612.324  |
| Laba Bersih                    | -   | -   | -   | -   | -   | -   | -   | -   | -   | 1.045.892  | 1.095.892 | (324.108) | 1.817.676  |

Sumber: Eriel Prifian Nugroho, 2015

**LAPORAN LABA RUGI**  
**RUKAMA CREATIVE STUDIO**  
**Tabel 5.3 Laporan Laba Rugi Tahun 2015**

|                                      | Jan                | Feb              | Mar                | Apr                | May                | Jun               | Jul               | Aug               | Sep               | Oct               | Nov               | Dec               | Totals             |
|--------------------------------------|--------------------|------------------|--------------------|--------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| <b>Pendapatan</b>                    |                    |                  |                    |                    |                    |                   |                   |                   |                   |                   |                   |                   |                    |
| Desain Interior                      | -                  | 2,000,000        | 1,500,000          | -                  | -                  | -                 | -                 | 6,675,000         | 6,675,000         | 9,750,000         | 12,800,000        | 5,800,000         | 45,200,000         |
| Desain Grafs                         | 600,000            | 300,000          | -                  | -                  | -                  | 4,600,000         | 10,800,000        | 8,000,000         | 7,250,000         | 8,750,000         | 9,000,000         | 6,000,000         | 55,300,000         |
| Fotografi                            | -                  | 1,300,000        | -                  | 2,000,000          | -                  | 5,900,000         | 6,000,000         | 4,500,000         | 4,500,000         | 6,000,000         | 6,000,000         | 7,500,000         | 43,700,000         |
| <b>Total Pendapatan</b>              | <b>600,000</b>     | <b>3,600,000</b> | <b>1,500,000</b>   | <b>2,000,000</b>   | <b>-</b>           | <b>10,500,000</b> | <b>16,800,000</b> | <b>19,175,000</b> | <b>18,425,000</b> | <b>24,500,000</b> | <b>27,800,000</b> | <b>19,300,000</b> | <b>144,200,000</b> |
| <b>Biaya Penjualan</b>               |                    |                  |                    |                    |                    |                   |                   |                   |                   |                   |                   |                   |                    |
| Desain Interior                      | -                  | 250,000          | 250,000            | -                  | -                  | -                 | -                 | 500,000           | -                 | 500,000           | 500,000           | 500,000           | 2,500,000          |
| Desain Grafs                         | 200,000            | 200,000          | -                  | -                  | -                  | 200,000           | 200,000           | 200,000           | 200,000           | 200,000           | 400,000           | 200,000           | 2,000,000          |
| Fotografi                            | -                  | 400,000          | -                  | 700,000            | -                  | 2,600,000         | 2,000,000         | 1,700,000         | 1,700,000         | 2,600,000         | 2,000,000         | 2,500,000         | 16,200,000         |
| <b>Total Biaya Penjualan</b>         | <b>200,000</b>     | <b>850,000</b>   | <b>250,000</b>     | <b>700,000</b>     | <b>-</b>           | <b>2,800,000</b>  | <b>2,200,000</b>  | <b>2,400,000</b>  | <b>1,900,000</b>  | <b>3,300,000</b>  | <b>2,900,000</b>  | <b>3,200,000</b>  | <b>20,700,000</b>  |
| <b>Marjin Kotor</b>                  | <b>400,000</b>     | <b>2,750,000</b> | <b>1,250,000</b>   | <b>1,300,000</b>   | <b>-</b>           | <b>7,700,000</b>  | <b>14,600,000</b> | <b>16,775,000</b> | <b>16,525,000</b> | <b>21,200,000</b> | <b>24,900,000</b> | <b>16,100,000</b> | <b>123,500,000</b> |
| <b>Gaji dan Upah</b>                 |                    |                  |                    |                    |                    |                   |                   |                   |                   |                   |                   |                   |                    |
| Kompensasi pada Pemilik              | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Gaji                                 | 240,000            | 1,110,000        | 750,000            | -                  | -                  | 2,640,000         | 6,480,000         | 8,395,000         | 8,115,000         | 10,680,000        | 12,540,000        | 6,660,000         | 57,600,000         |
| <b>Total Gaji dan Manfaat</b>        | <b>240,000</b>     | <b>1,110,000</b> | <b>750,000</b>     | <b>-</b>           | <b>-</b>           | <b>2,640,000</b>  | <b>6,480,000</b>  | <b>8,395,000</b>  | <b>8,115,000</b>  | <b>10,680,000</b> | <b>12,540,000</b> | <b>6,660,000</b>  | <b>57,600,000</b>  |
| <b>Biaya Operasional Tetap</b>       |                    |                  |                    |                    |                    |                   |                   |                   |                   |                   |                   |                   |                    |
| Iklan                                | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Biaya Kendaraan                      | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Bea Bank                             | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Biaya Kontrak Kerja                  | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Seminar & Konferensi                 | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Diskon dan Refun Pelanggan           | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Iuran Langganan                      | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Lain-lain                            | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Insurance                            | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Licenses/Fees/Permits                | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Bea Hukum dan Profesi                | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Biaya Kantor dan Perlengkapan        | 1,153,600          | 1,153,600        | 1,153,600          | 1,153,600          | 1,153,600          | 1,153,600         | 1,153,600         | 1,153,600         | 1,153,600         | 1,153,600         | 1,153,600         | 1,153,600         | 13,843,200         |
| Pos dan kurir                        | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Sewa untuk Usaha                     | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Sewa Kendaraan dan Peralatan         | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Sales & Marketing                    | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Bea Pajak Lainnya                    | 103,000            | 103,000          | 103,000            | 103,000            | 103,000            | 103,000           | 103,000           | 103,000           | 103,000           | 103,000           | 103,000           | 103,000           | 1,236,000          |
| Telekomunikasi                       | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Perjalanan                           | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Utilities                            | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>Total Biaya Operasional Tetap</b> | <b>1,256,600</b>   | <b>1,256,600</b> | <b>1,256,600</b>   | <b>1,256,600</b>   | <b>1,256,600</b>   | <b>1,256,600</b>  | <b>1,256,600</b>  | <b>1,256,600</b>  | <b>1,256,600</b>  | <b>1,256,600</b>  | <b>1,256,600</b>  | <b>1,256,600</b>  | <b>15,079,200</b>  |
| <b>Biaya lainnya</b>                 |                    |                  |                    |                    |                    |                   |                   |                   |                   |                   |                   |                   |                    |
| Biaya Amortisasi Dana Start Up       | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Depresiasi                           | 1,204,108          | 1,204,108        | 1,204,108          | 1,204,108          | 1,204,108          | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 14,449,300         |
| Bunga                                | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Pinjaman Bank                        | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Gadai                                | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Investor                             | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Kartu Kredit                         | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Kredit Kendaraan                     | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Pinjaman Bank Lainnya..              | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Pajak                                | -                  | -                | -                  | -                  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>Total Biaya lainnya</b>           | <b>1,204,108</b>   | <b>1,204,108</b> | <b>1,204,108</b>   | <b>1,204,108</b>   | <b>1,204,108</b>   | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>14,449,300</b>  |
| <b>Laba Bersih</b>                   | <b>(2,300,708)</b> | <b>(820,708)</b> | <b>(1,960,708)</b> | <b>(1,160,708)</b> | <b>(2,460,708)</b> | <b>2,599,292</b>  | <b>5,659,292</b>  | <b>5,929,292</b>  | <b>5,949,292</b>  | <b>8,059,292</b>  | <b>9,899,292</b>  | <b>6,979,292</b>  | <b>36,371,500</b>  |

Sumber: Eriel Prifian Nugroho, 2015

## LAPORAN LABA RUGI

### RUKAMA CREATIVE STUDIO

**Tabel 5.4 Laporan Laba Rugi Tahun 2016**

|                                      | Jan               | Feb               | Mar               | Apr               | May               | Jun               | Jul               | Aug               | Sep               | Oct               | Nov               | Dec               | Totals             |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| <b>Pendapatan</b>                    |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                    |
| Desain Interior                      | 19,700,000        | 11,475,000        | 10,300,000        | 30,000,000        | 17,500,000        | 19,750,000        | 25,000,000        | 17,500,000        | 14,325,000        | 23,550,000        | 20,250,000        | 18,750,000        | 228,100,000        |
| Desain Grafis                        | 11,700,000        | 4,400,000         | 6,900,000         | 3,250,000         | 5,850,000         | 4,750,000         | 3,500,000         | 4,200,000         | 7,700,000         | 9,500,000         | 10,250,000        | 6,250,000         | 78,250,000         |
| Fotografi                            | 3,000,000         | 5,000,000         | 3,000,000         | 6,000,000         | 6,500,000         | 3,000,000         | 3,000,000         | 4,000,000         | 3,500,000         | 5,000,000         | 6,500,000         | 5,000,000         | 53,500,000         |
| <b>Total Pendapatan</b>              | <b>34,400,000</b> | <b>20,875,000</b> | <b>20,200,000</b> | <b>39,250,000</b> | <b>29,850,000</b> | <b>27,500,000</b> | <b>31,500,000</b> | <b>25,700,000</b> | <b>25,525,000</b> | <b>38,050,000</b> | <b>37,000,000</b> | <b>30,000,000</b> | <b>359,850,000</b> |
| <b>Biaya Penjualan</b>               |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                    |
| Desain Interior                      | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,000,000         | 12,000,000         |
| Desain Grafis                        | 500,000           | 250,000           | 500,000           | 500,000           | 250,000           | 250,000           | 250,000           | 250,000           | 250,000           | 500,000           | 500,000           | 500,000           | 4,500,000          |
| Fotografi                            | 1,400,000         | 1,900,000         | 1,400,000         | 2,200,000         | 2,200,000         | 1,000,000         | 1,000,000         | 1,000,000         | 1,400,000         | 1,700,000         | 2,800,000         | 1,700,000         | 19,700,000         |
| <b>Total Biaya Penjualan</b>         | <b>2,900,000</b>  | <b>3,150,000</b>  | <b>2,900,000</b>  | <b>3,700,000</b>  | <b>3,450,000</b>  | <b>2,250,000</b>  | <b>2,250,000</b>  | <b>2,250,000</b>  | <b>2,650,000</b>  | <b>3,200,000</b>  | <b>4,300,000</b>  | <b>3,200,000</b>  | <b>36,200,000</b>  |
| <b>Margin Kotor</b>                  | <b>31,500,000</b> | <b>17,725,000</b> | <b>17,300,000</b> | <b>35,550,000</b> | <b>26,400,000</b> | <b>25,250,000</b> | <b>29,250,000</b> | <b>23,450,000</b> | <b>22,875,000</b> | <b>34,850,000</b> | <b>32,700,000</b> | <b>26,800,000</b> | <b>323,650,000</b> |
| <b>Total Gaji dan Upah</b>           | <b>17,940,000</b> | <b>8,775,000</b>  | <b>9,420,000</b>  | <b>19,050,000</b> | <b>13,260,000</b> | <b>13,850,000</b> | <b>16,350,000</b> | <b>12,270,000</b> | <b>12,465,000</b> | <b>18,930,000</b> | <b>17,400,000</b> | <b>14,100,000</b> | <b>212,604,360</b> |
| <b>Biaya Operasional Tetap</b>       |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                    |
| Iklan                                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Biaya Kendaraan                      | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Bea Bank                             | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Biaya Kontrak Kerja                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Seminar & konferensi                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Diskon dan Refun Pelanggan           | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Iuran Langganan                      | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Lain-lain                            | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Insurance                            | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Licenses/Fees/Permits                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Bea Kantor dan Profesi               | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Biaya Kantor dan Perlengkapan        | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 1,188,208         | 14,258,496         |
| Pos dan kurir                        | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Sewa untuk Usaha                     | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Sewa Kendaraan dan Peralatan         | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Sales & Marketing                    | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Bea Pajak Lainnya                    | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Telekomunikasi                       | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 106,090           | 1,273,080          |
| Perjalanan                           | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Utilities                            | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>Total Biaya Operasional Tetap</b> | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>1,294,298</b>  | <b>15,531,576</b>  |
| <b>Biaya lainnya</b>                 |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                    |
| Biaya Amortisasi Dana Start Up       | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Depresiasi                           | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 1,204,108         | 14,449,300         |
| Bunga                                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Pinjaman Bank                        | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Gadai                                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Investor                             | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Kartu Kredit                         | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Kredit Kendaraan                     | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Pinjaman Bank Lainnya..              | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Pajak                                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| <b>Total Biaya lainnya</b>           | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>1,204,108</b>  | <b>14,449,300</b>  |
| <b>Labas Bersih</b>                  | <b>11,061,594</b> | <b>6,451,594</b>  | <b>5,381,594</b>  | <b>14,001,594</b> | <b>10,641,594</b> | <b>8,901,594</b>  | <b>10,401,594</b> | <b>8,681,594</b>  | <b>7,911,594</b>  | <b>13,421,594</b> | <b>12,801,594</b> | <b>10,201,594</b> | <b>81,064,764</b>  |

Sumber: Eriel Prifian Nugroho, 2015

**LAPORAN ARUS KAS**  
**RUKAMA CREATIVE STUDIO**  
**Tabel 5.5 Laporan Arus Kas 2014**

|                              | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep        | Oct        | Nov        | Dec        | Totals |
|------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|------------|------------|------------|------------|--------|
| Saldo Awal Kas               | -   | -   | -   | -   | -   | -   | -   | -   | 12,000,000 | 12,000,000 | 14,250,000 | 16,550,000 | -      |
| Arus Kas Masuk               | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Pendapatan dari Penjualan    | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Piutang Dagang               | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Total Arus Kas Masuk         | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Arus Kas Keluar              | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Aktivitas Investasi          | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Pembelian Aset Tetap Baru    | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Tambahan Persediaan          | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Biaya Penjualan              | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Aktivitas Operasi            | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Gaji dan Upah                | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Biaya Operasional Tetap      | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Pajak                        | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Aktivitas Pembiayaan         | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Pembayaran Hutang            | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Bunga Kredit                 | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Percepatan Pembayaran Kredit | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Pembayaran Dividen           | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Total Arus Kas Keluar        | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Arus Kas                     | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Saldo Kas Operasi            | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Pinjaman Dana                | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Saldo Akhir Kas              | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |
| Line of Credit Balance       | -   | -   | -   | -   | -   | -   | -   | -   | -          | -          | -          | -          | -      |

Sumber: Eriel Prifian Nugroho, 2015

**LAPORAN ARUS KAS**  
**RUKAMA CREATIVE STUDIO**  
**Tabel 5.6 Laporan Arus Kas 2015**

|                               | Jan         | Feb        | Mar        | Apr        | May         | Jun        | Jul        | Aug        | Sep        | Oct        | Nov        | Dec        | Totals      |
|-------------------------------|-------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| <b>Saldo Awal Kas</b>         | 17,430,000  | 16,333,400 | 16,716,800 | 15,960,200 | 16,003,600  | 14,747,000 | 18,550,400 | 25,413,800 | 32,547,200 | 39,700,600 | 48,964,000 | 60,067,400 |             |
| <b>Arus Kas Masuk</b>         |             |            |            |            |             |            |            |            |            |            |            |            |             |
| Pendapatan dari Penjualan     | 600,000     | 3,600,000  | 1,500,000  | 2,000,000  | -           | 10,500,000 | 16,800,000 | 19,175,000 | 18,425,000 | 24,500,000 | 27,800,000 | 19,300,000 | 144,200,000 |
| Piutang Dagang                | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Total Arus Kas Masuk</b>   | 600,000     | 3,600,000  | 1,500,000  | 2,000,000  | -           | 10,500,000 | 16,800,000 | 19,175,000 | 18,425,000 | 24,500,000 | 27,800,000 | 19,300,000 | 144,200,000 |
| <b>Arus Kas Keluar</b>        |             |            |            |            |             |            |            |            |            |            |            |            |             |
| Aktivitas Investasi           |             |            |            |            |             |            |            |            |            |            |            |            |             |
| Pembelian Aset Tetap Baru     | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| Tambahan Persediaan           | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| Biaya Penjualan               | 200,000     | 850,000    | 250,000    | 700,000    | -           | 2,800,000  | 2,200,000  | 2,400,000  | 1,900,000  | 3,300,000  | 2,900,000  | 3,200,000  | 20,700,000  |
| Aktivitas Operasi             |             |            |            |            |             |            |            |            |            |            |            |            |             |
| Gaji dan Upah                 | 240,000     | 1,110,000  | 750,000    | -          | -           | 2,640,000  | 6,480,000  | 8,385,000  | 8,115,000  | 10,680,000 | 12,540,000 | 6,660,000  | 57,600,000  |
| Biaya Operasional Tetap       | 1,256,600   | 1,256,600  | 1,256,600  | 1,256,600  | 1,256,600   | 1,256,600  | 1,256,600  | 1,256,600  | 1,256,600  | 1,256,600  | 1,256,600  | 1,256,600  | 15,079,200  |
| Pajak                         | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| Aktivitas Pembiayaan          |             |            |            |            |             |            |            |            |            |            |            |            |             |
| Pembayaran Hutang             | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| Bunga Kredit                  | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| Percepatan Pembayaran Kredit  | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| Pembayaran Dividen            | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |
| <b>Total Arus Kas Keluar</b>  | 1,696,600   | 3,216,600  | 2,256,600  | 1,956,600  | 1,256,600   | 6,696,600  | 9,936,600  | 12,041,600 | 11,271,600 | 15,236,600 | 16,696,600 | 11,116,600 | 93,379,200  |
| <b>Arus Kas</b>               | (1,096,600) | 383,400    | (756,600)  | 43,400     | (1,256,600) | 3,803,400  | 6,863,400  | 7,133,400  | 7,153,400  | 9,263,400  | 11,103,400 | 8,183,400  | 50,820,800  |
| <b>Saldo Kas Operasi</b>      | 16,333,400  | 16,716,800 | 15,960,200 | 16,003,600 | 14,747,000  | 18,550,400 | 25,413,800 | 32,547,200 | 39,700,600 | 48,964,000 | 60,067,400 | 68,250,800 |             |
| <b>Pinjaman Dana</b>          |             |            |            |            |             |            |            |            |            |            |            |            |             |
| <b>Saldo Akhir Kas</b>        | 16,333,400  | 16,716,800 | 15,960,200 | 16,003,600 | 14,747,000  | 18,550,400 | 25,413,800 | 32,547,200 | 39,700,600 | 48,964,000 | 60,067,400 | 68,250,800 |             |
| <b>Line of Credit Balance</b> | -           | -          | -          | -          | -           | -          | -          | -          | -          | -          | -          | -          | -           |

Sumber: Eriel Prifian Nugroho, 2015

**LAPORAN ARUS KAS**  
**RUKAMA CREATIVE STUDIO**  
**Tabel 5.7 Laporan Arus Kas 2016**

|                               | Jan        | Feb        | Mar        | Apr        | May         | Jun         | Jul         | Aug         | Sep         | Oct         | Nov         | Dec         | Totals      |
|-------------------------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Saldo Awal Kas</b>         | 52,050,800 | 64,316,502 | 71,972,204 | 78,557,906 | 93,763,608  | 105,609,310 | 115,715,012 | 127,320,714 | 137,206,416 | 146,322,118 | 160,947,820 | 174,953,522 |             |
| <b>Arus Kas Masuk</b>         |            |            |            |            |             |             |             |             |             |             |             |             |             |
| Pendapatan dari Penjualan     | 34,400,000 | 20,875,000 | 20,200,000 | 39,250,000 | 29,850,000  | 27,500,000  | 31,500,000  | 25,700,000  | 25,525,000  | 38,050,000  | 37,000,000  | 30,000,000  | 359,850,000 |
| Piutang Dagang                | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>Total Arus Kas Masuk</b>   | 34,400,000 | 20,875,000 | 20,200,000 | 39,250,000 | 29,850,000  | 27,500,000  | 31,500,000  | 25,700,000  | 25,525,000  | 38,050,000  | 37,000,000  | 30,000,000  | 359,850,000 |
| <b>Arus Kas Keluar</b>        |            |            |            |            |             |             |             |             |             |             |             |             |             |
| Aktivitas Investasi           | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Pembelian Aset Tetap Baru     | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Tambahan Persediaan           | 2,900,000  | 3,150,000  | 2,900,000  | 3,700,000  | 3,450,000   | 2,250,000   | 2,250,000   | 2,250,000   | 2,650,000   | 3,200,000   | 4,300,000   | 3,200,000   | 36,200,000  |
| Biaya Penjualan               | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Aktivitas Operasi             | 17,940,000 | 8,775,000  | 9,420,000  | 19,050,000 | 13,250,000  | 13,850,000  | 15,350,000  | 12,270,000  | 12,465,000  | 18,930,000  | 17,400,000  | 14,100,000  | 173,810,000 |
| Gaji dan Upah                 | 1,294,298  | 1,294,298  | 1,294,298  | 1,294,298  | 1,294,298   | 1,294,298   | 1,294,298   | 1,294,298   | 1,294,298   | 1,294,298   | 1,294,298   | 1,294,298   | 15,531,576  |
| Biaya Operasional Tetap       | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Pajak                         | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Aktivitas Pembiayaan          | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Pembayaran Hutang             | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Bunga Kredit                  | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Percepatan Pembayaran Kredit  | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Pembayaran Dividen            | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>Total Arus Kas Keluar</b>  | 22,134,298 | 13,219,298 | 13,614,298 | 24,044,298 | 18,004,298  | 17,394,298  | 19,894,298  | 15,814,298  | 16,409,298  | 23,424,298  | 22,994,298  | 18,594,298  | 225,541,576 |
| <b>Arus Kas</b>               | 12,265,702 | 7,655,702  | 6,585,702  | 15,205,702 | 11,845,702  | 10,105,702  | 11,605,702  | 9,885,702   | 9,115,702   | 14,625,702  | 14,005,702  | 11,405,702  | 134,308,424 |
| <b>Saldo Kas Operasi</b>      | 64,316,502 | 71,972,204 | 78,557,906 | 93,763,608 | 105,609,310 | 115,715,012 | 127,320,714 | 137,206,416 | 146,322,118 | 160,947,820 | 174,953,522 | 186,359,224 |             |
| <b>Pinjaman Dana</b>          | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>Saldo Akhir Kas</b>        | 64,316,502 | 71,972,204 | 78,557,906 | 93,763,608 | 105,609,310 | 115,715,012 | 127,320,714 | 137,206,416 | 146,322,118 | 160,947,820 | 174,953,522 | 186,359,224 |             |
| <b>Line of Credit Balance</b> | -          | -          | -          | -          | -           | -           | -           | -           | -           | -           | -           | -           | -           |

Sumber: Eriel Prifian Nugroho, 2015

**Tabel 5.8 Payback Period, ROI, NPV, dan IRR**

|                       |                  |
|-----------------------|------------------|
| <b>Payback Period</b> | 1 tahun 3 bulan  |
| <b>ROI</b>            | 49,250 %         |
| <b>NPV</b>            | 76.427.350       |
| <b>IRR</b>            | 35,343 % / tahun |

Sumber: Eriel Prifian Nugroho, 2015

