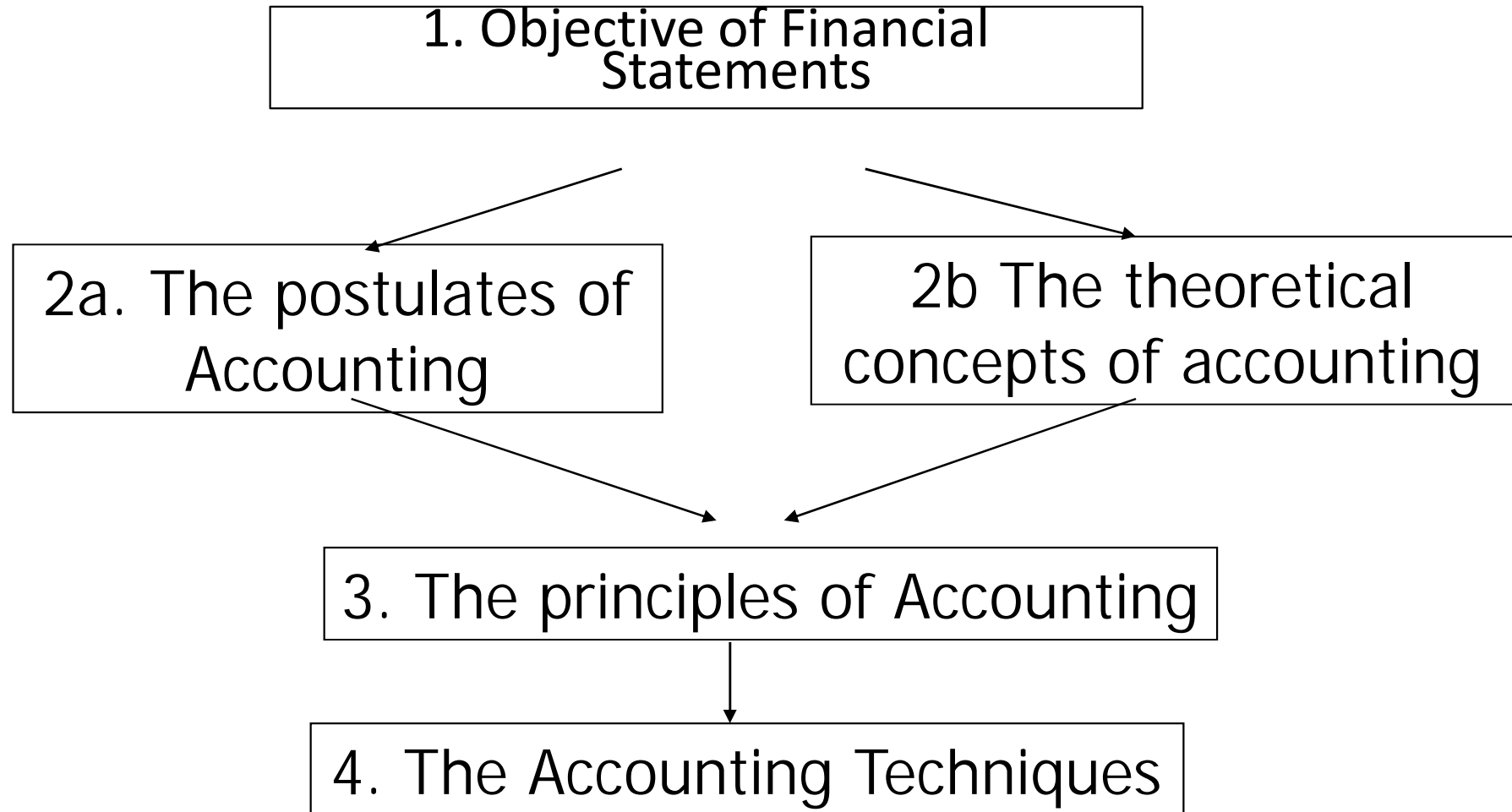


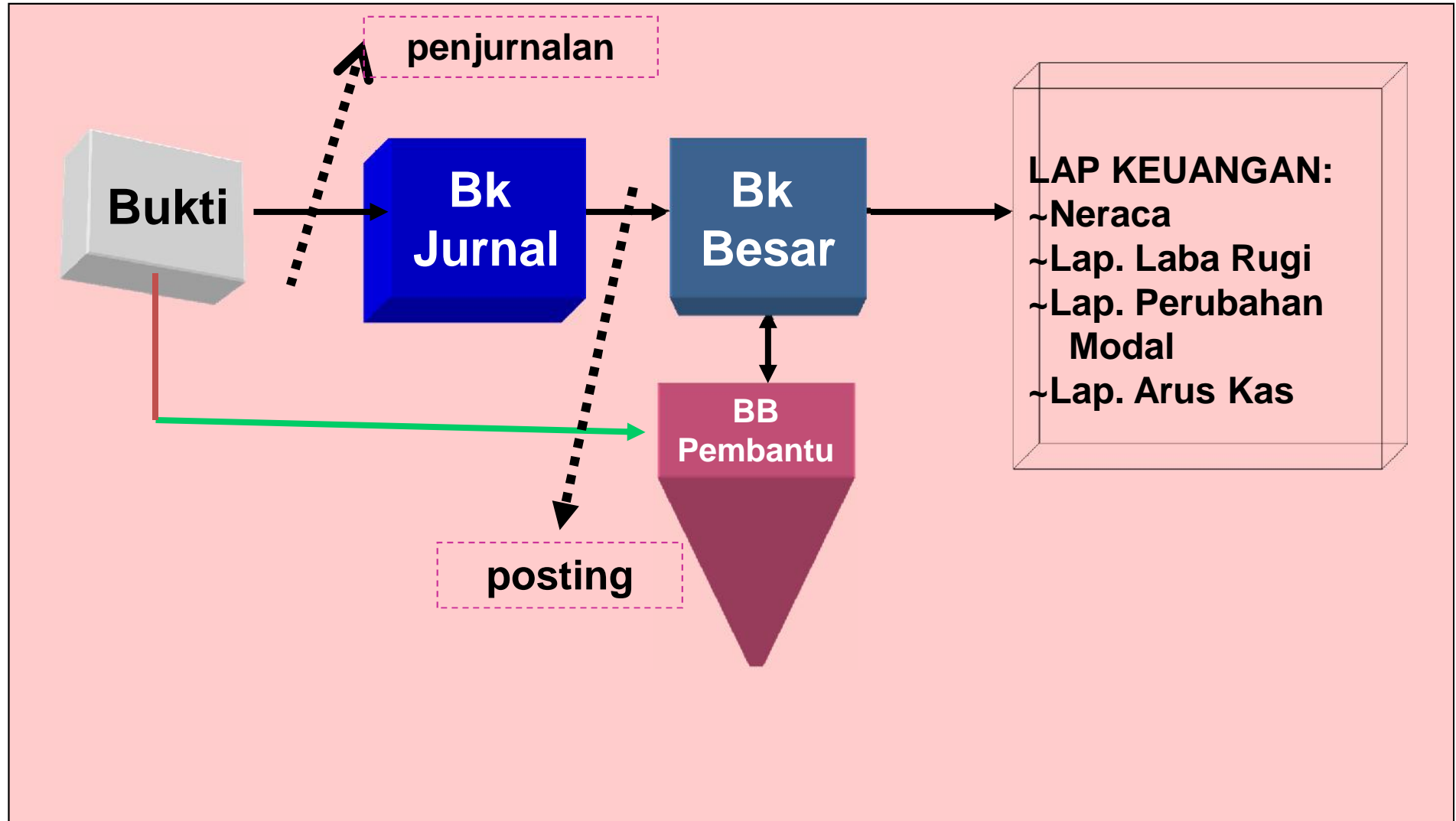
FINANCIAL STATEMENT

BANDI

MENUJU LAPORAN KEUANGAN

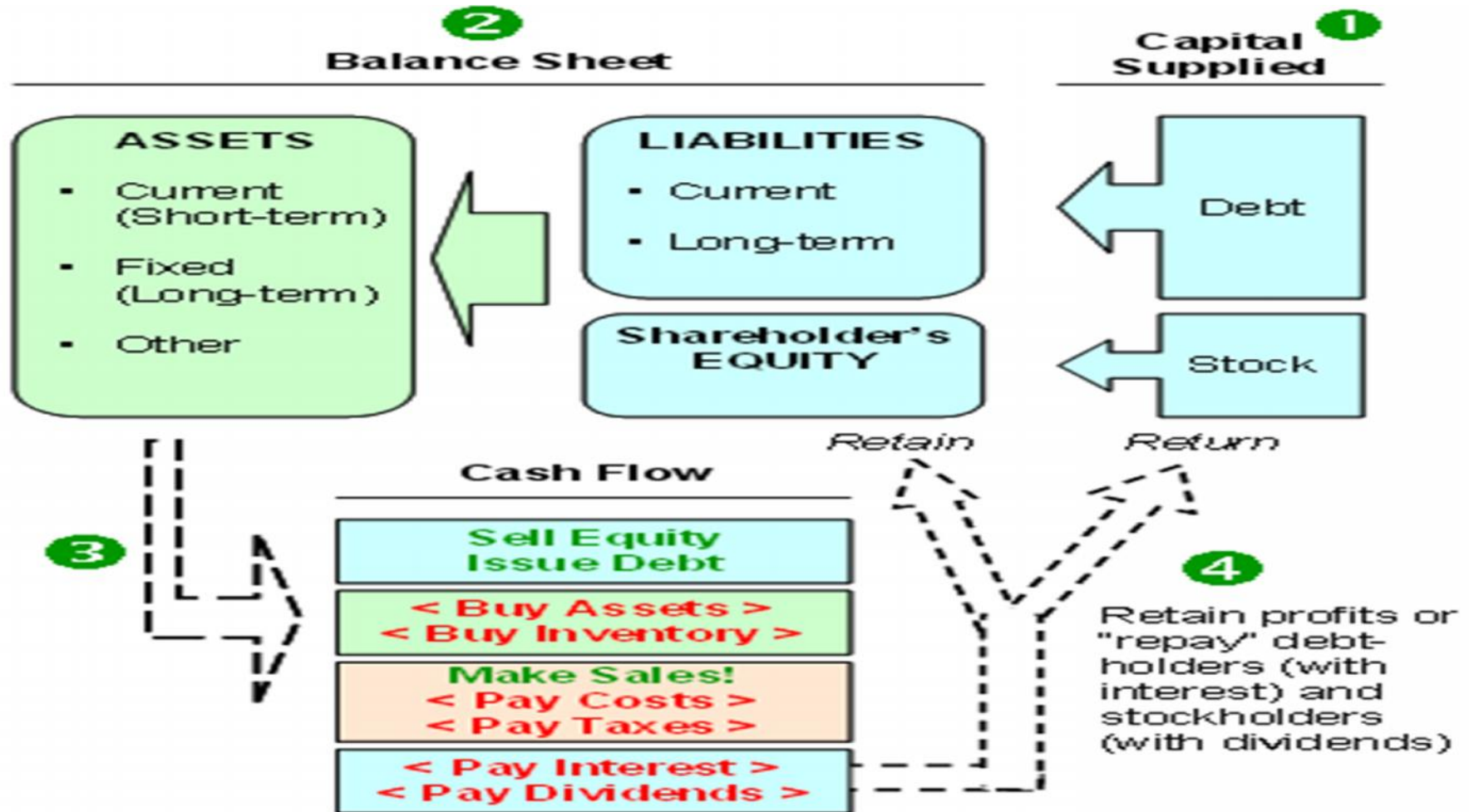


SIKLUS (PROSES) AKUNTANSI KEUANGAN



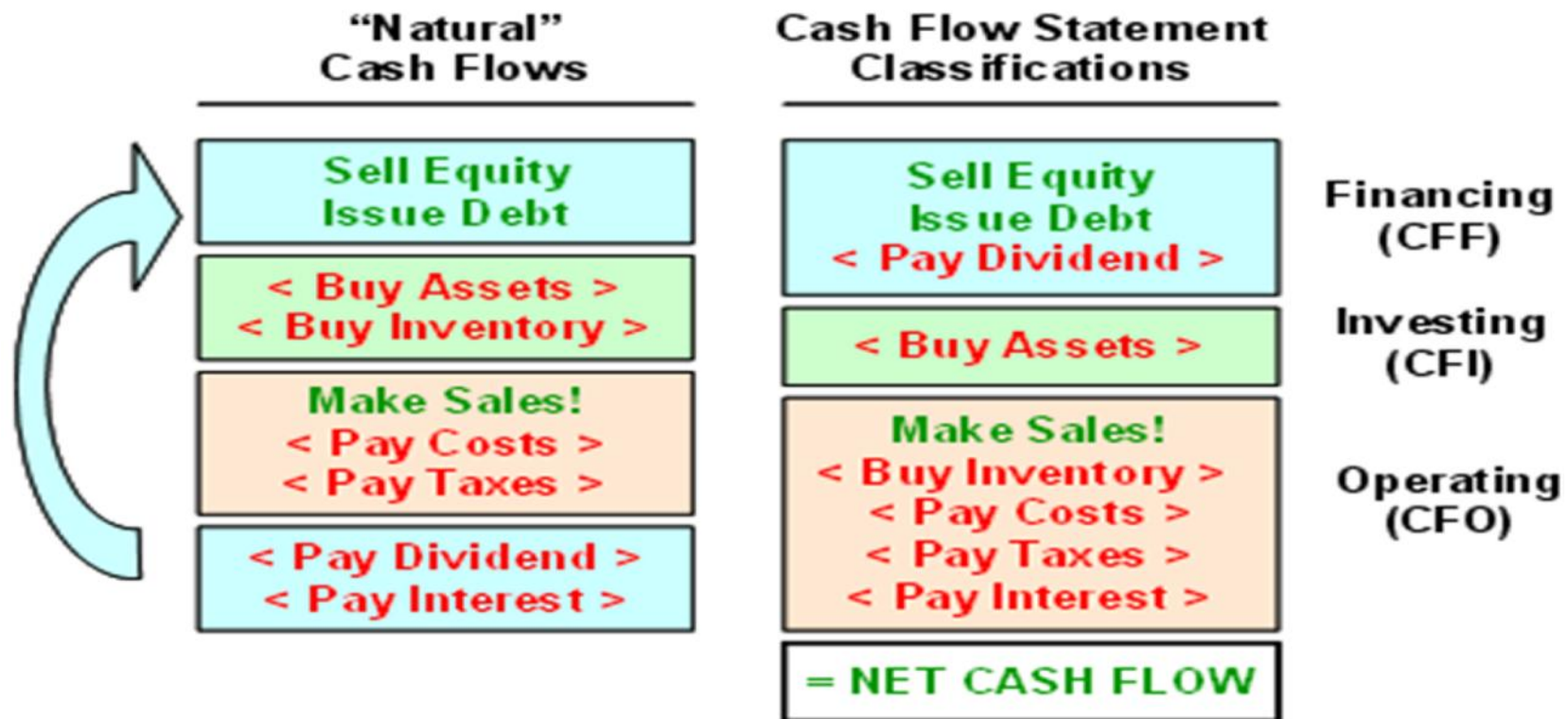
KEPUTUSAN KEUANGAN & LAPORAN KEUANGAN

- Keputusan keuangan:




KEPUTUSAN KEUANGAN & ARUS KAS

- Arus Kas



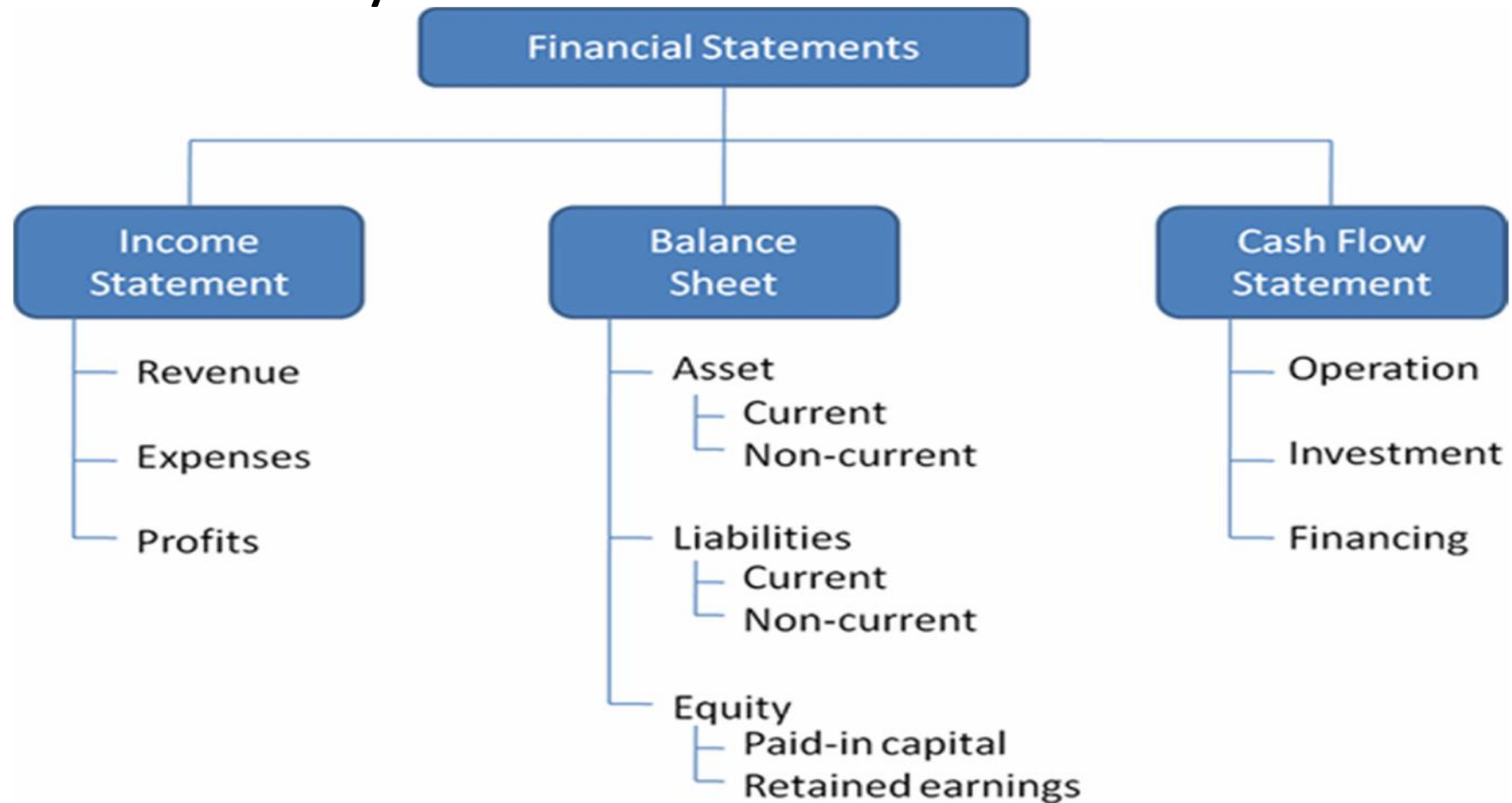
KEPUTUSAN KEUANGAN & ARUS KAS

- Arus Kas

	"Natural" Cash Flows		Statement of Cash Flows
			Cash Flow from Financing (CFF)
	+ Sell equity	→	+ Sell equity
	+ Issue debt	→	+ Issue debt
			- Pay dividend
			Cash Flow from Investing (CFI)
	< Buy assets (PP&E) >	→	- Buy assets (PP&E)
	< Buy inventory >		
			Cash Flow from Operations (CFO)
	+ Make sales	→	+ Make sales (collect cash)
	< Pay operating costs >	→	- Buy inventory
	< Pay interest on debt >	→	- Pay costs
Interest & Dividends	< Pay taxes >	→	- Pay interest on debt
"Repaid" to Debt & Equity Holders	< Pay dividend >	→	- Pay taxes
			Net Cash Flow = CFF + CFI + CFO

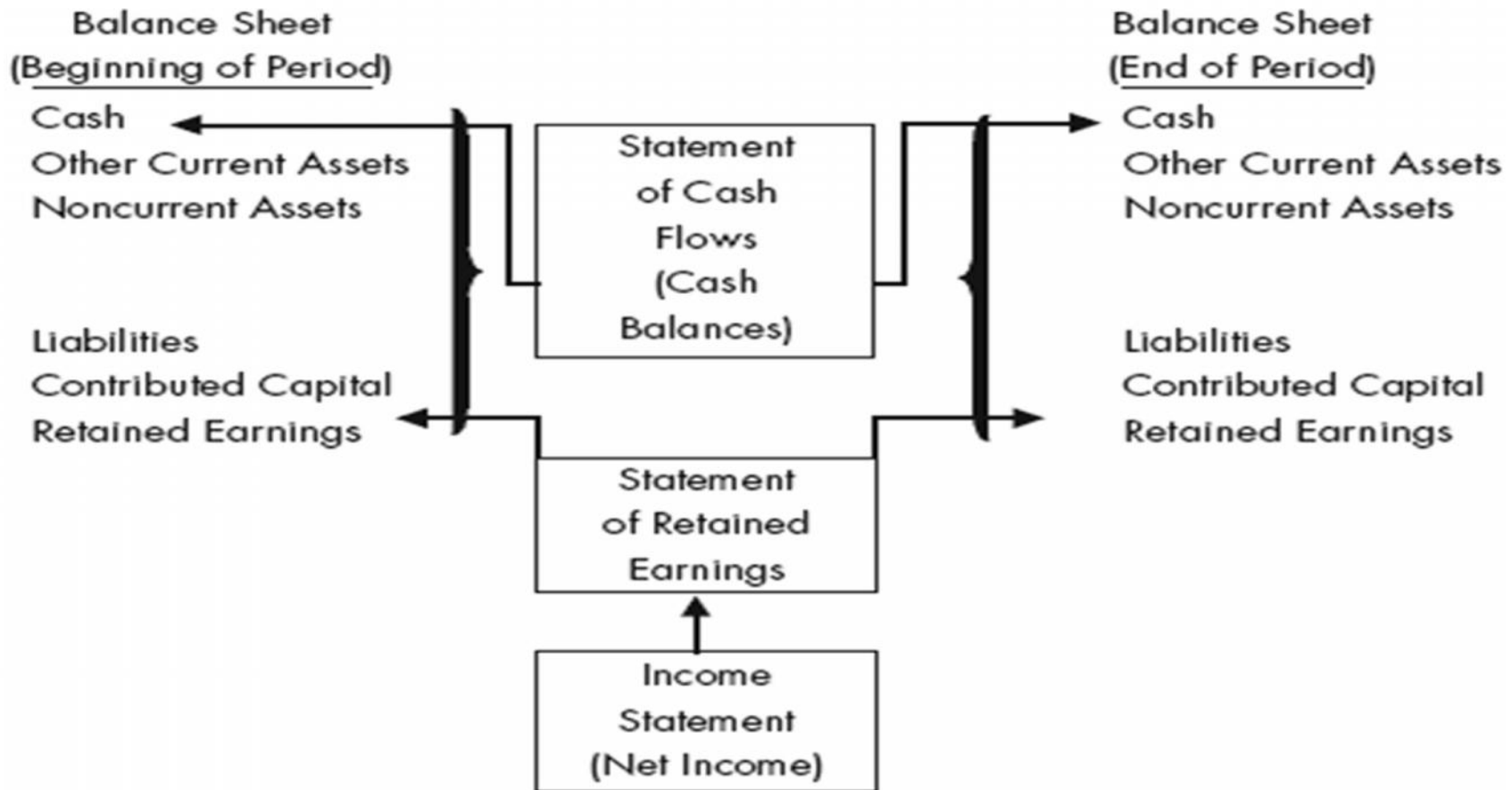
LAPORAN KEUANGAN

- Macamnya

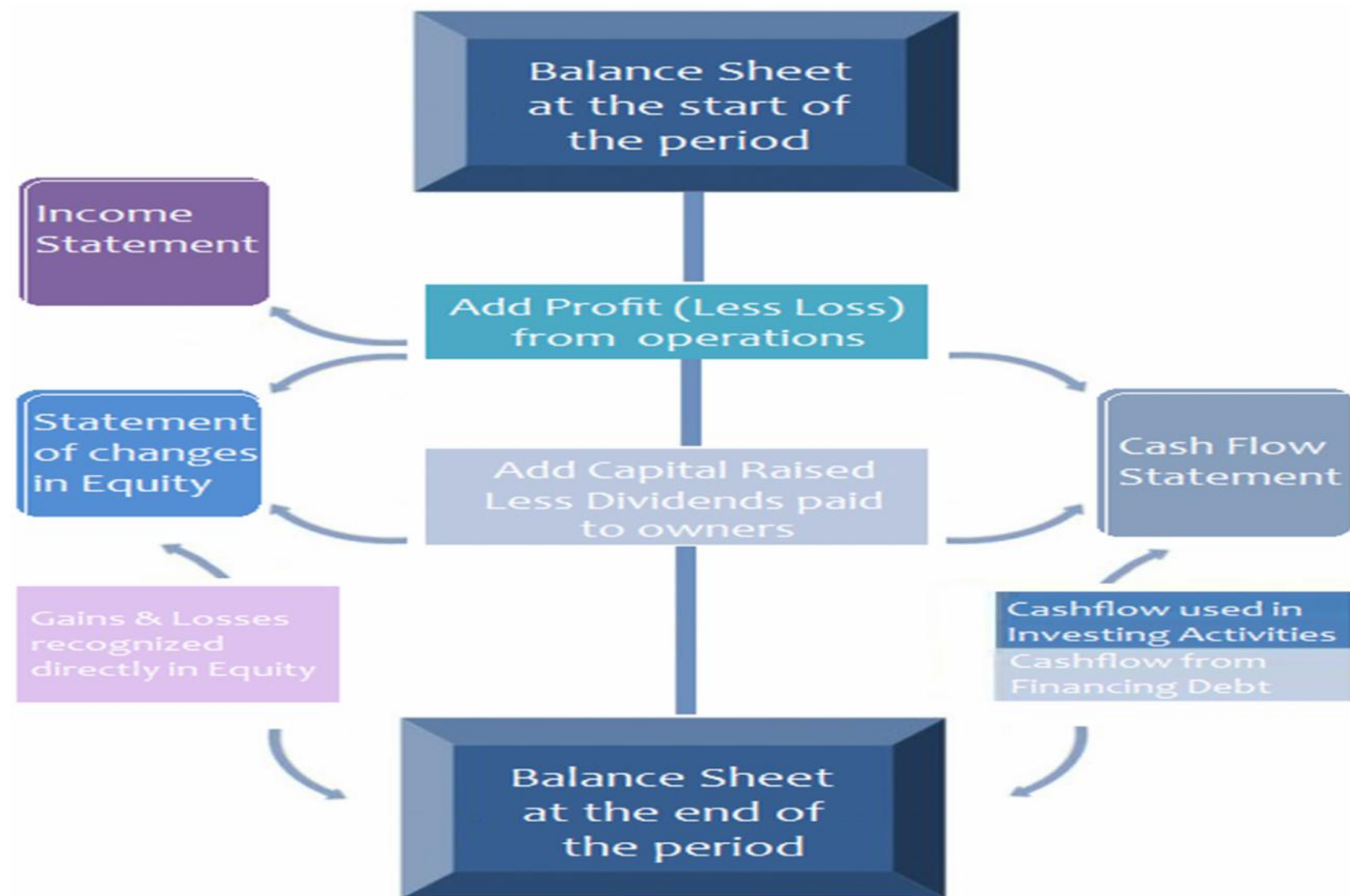


NERACA 2 PERIODE

- Keterkaitan unsur lap keuangan



- Keterkaitan: Neraca 2 periode



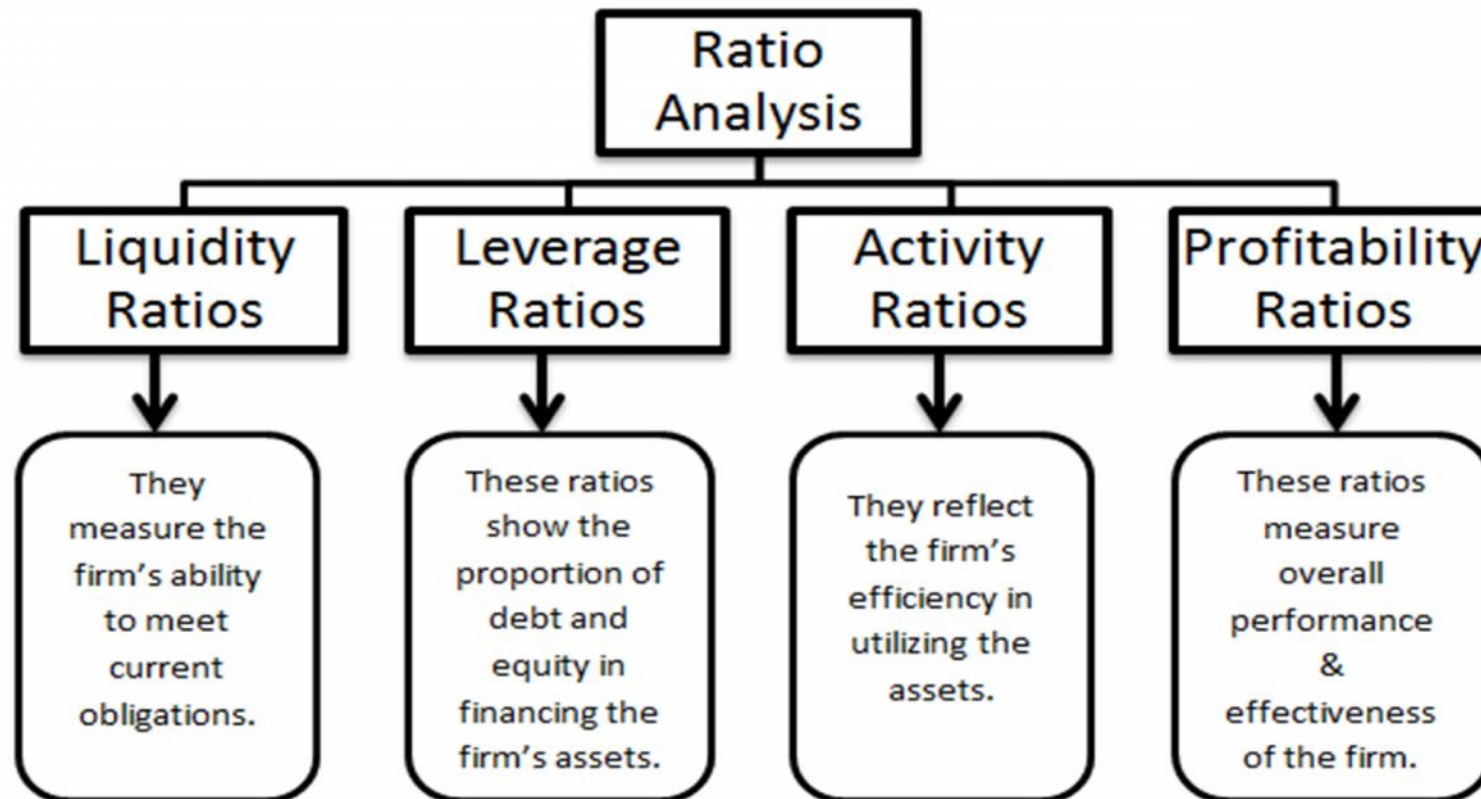
ANALISIS LAPORAN KEUANGAN & Scorecard



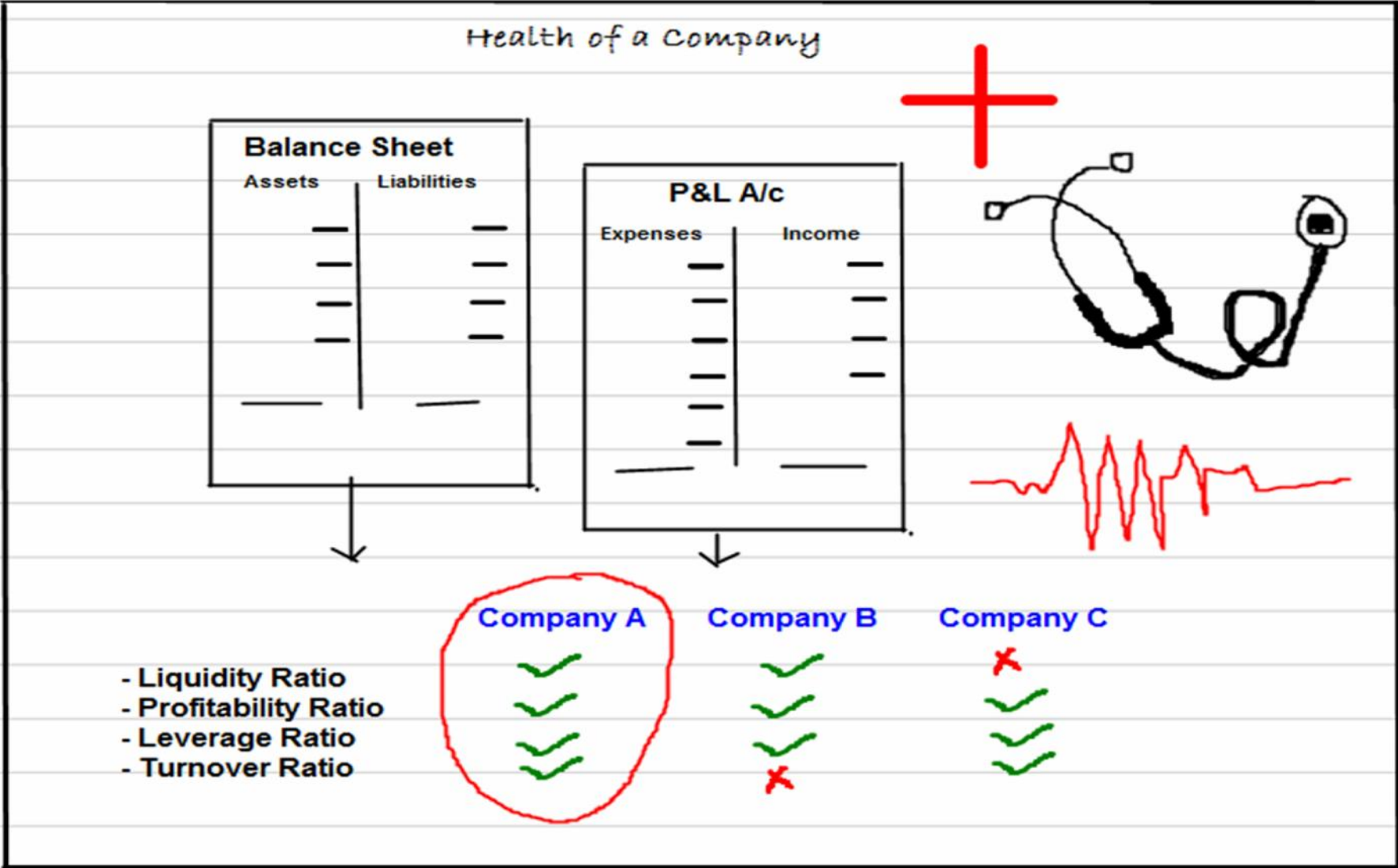
Ratio Analysis

Management	Owners	Lenders
Operational Analysis <ul style="list-style-type: none"> ■ Gross Margin ■ Profit Margin ■ Operating Expense Analysis ■ Contribution 	Profitability <ul style="list-style-type: none"> ■ Return on Equity ■ Earnings Per Share (EPS) 	Liquidity <ul style="list-style-type: none"> ■ Current Ratio ■ Quick Ratio (Acid Test)
Asset Management <ul style="list-style-type: none"> ■ Asset Turnover ■ Working Capital <ul style="list-style-type: none"> - Accounts Receivable - Inventory Turnover - Accounts Payable 	Disposition of Earnings <ul style="list-style-type: none"> ■ Cash Flow Per Share ■ Dividends Per Share ■ Dividend Yield ■ Payout/Retention ■ Dividend Coverage 	Leverage <ul style="list-style-type: none"> ■ Debt to Assets ■ Debt to Capitalization ■ Debt to Equity
Profitability <ul style="list-style-type: none"> ■ Return on Assets ■ EBIT ROA 	Market Indicators <ul style="list-style-type: none"> ■ Stock Price ■ Price/Earnings Ratio (P/E) ■ Market to Book Value 	Debt Service <ul style="list-style-type: none"> ■ Interest Coverage ■ Interest and Principal Coverage

Ratio Analysis



Ratio Analysis



Sumber:

- <http://www.investopedia.com/university/financialstatements/financialstatements2.asp>
- <http://accounting-simplified.com/financial/statements/links-and-relationships.html>
- <http://www.simplifiedfm.com/ratioanalysis/>
- http://management-class.co.uk/learners/financial_statements.htm
- <http://www.analysis-one.com/financial-analysis.aspx>