



Refreshing dulu.....(2 menit)



CHAPTER- SATU

Kenali Dirimu



HEMAT VS PELIT

GATHERICH® @GATHERICH

HEMAT

Mengelola uang

Takut uangnya ga produktif

Sayang sama diri sendiri

PELIT

Menimbun uang

Takut ngeluarin uang

Sayang sama uangnya

**HEMAT DAN PELIT EMANG KELIATANNYA MIRIP
TAPI MINDSET DAN SIKAPNYA JAUH BERBEDA**



Hayoo... Kamu Yang Mana Nih ?



Pelit



Hemat

VS

- Nahan lapar sampai sakit maag, padahal uang masih ada
- Pantang beli baju baru sebelum sobek
- Gak mau jajan sama sekali kalau nggak ditraktir
- Gak pernah ngasih tip, padahal jasa yang diterima melebihi ekspektasi
- Menghindari bayar pajak
- Beli nasi warteg yang murah meriah, yang penting nggak pingsan
- Menjatah untuk beli baju setahun 3x
- Jajan sesekali tidak mengapa asal tidak keluar dari budget
- Support teman dengan menggunakan jasanya tanpa nego
- Memberikan tip selengkapnya lebih baik sebagai bentuk apresiasi

HEMAT

VS

PELIT

Mengontrol atau mengendalikan keuangan dengan bijak

VS

Menekan semua jenis pengeluaran karena dianggap pemborosan

Membeli apa yang dibutuhkan (Tidak suka berfoya-foya)

VS

Selalu berusaha membatasi segala jenis pengeluaran, termasuk kebutuhan mereka sendiri agar uang yang dikeluarkan tetap kecil.

Membeli barang dengan harga tinggi tetapi memiliki kualitas yang baik sehingga dapat bertahan lama (awet).

VS

Membeli tanpa mempertimbangkan kualitas yang penting harganya murah.

Orang hemat berani mengeluarkan modal (Mau diajak patungan).

VS

Orang pelit hanya mencari keuntungan (Paling cepat kalo gratisan).

Berfokus tentang bagaimana menggunakan uang yang ada secara efektif dan efisien.

VS

Berfokus agar jumlah uang yang dimilikinya tidak berkurang.

QUIZ!

**TIPE-TIPE KEPRIBADIAN DALAM MENGELOLA KEUANGAN,
EITSS... KAMU YANG MANA NIH?**



ALOKASI REJEKI BULANAN



Rencana Rejeki Yg Datang

Rejeki Utama	-
Rejeki Sampingan	-
Total	-

Rejeki Yg Mampir

Rejeki Utama	-
Rejeki Sampingan	-
Total	-

	REJEKI - IN	REJEKI OUT	SISA REJEKI
YG DI RENCANAKAN	-	-	-
YG DI TAKDIRKAN	-	-	-
EFEK KE DOMPET	-	-	-

NAMA / GROUP : _____

STATUS : SINGLE / BERKELUARGA

CLUSTER _____

KEBUTUHAN/fixed	%	%	%
Category	Rencana	Jadinya	Bedanya
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
Subtotal	-	-	-

KEINGINAN/Var	%	%	%
Category	Rencana	Jadinya	Bedanya
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
Subtotal	-	-	-

SAVING/pay yse	%	%	%
Category	Rencana	Jadinya	Bedanya
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
Subtotal	-	-	-

A

“SI OBSESIF BERLEBIH”

(AMASSER)

Adalah mereka yang sangat menyukai uang dan cenderung menyeimbangkan uang yang mereka miliki, baik untuk kebutuhan dan keinginan masa kini maupun masa depan.



..... %

..... %

..... pax

..... pax

D

“SI NABUNG MELULU”

(HOARDER)

Adalah mereka yang suka menabung dan memprioritaskan tujuan keuangan mereka di atas segalanya



..... %

..... %

..... pax

..... pax

B

“SI DOYAN BELANJA”

(SPENDER)

Adalah mereka yang sangat gemar sekali menggunakan uang untuk membeli barang dan jasa guna mendapatkan kepuasan dan kebahagiaan sesaat.



C

“SI NGGAK PEDULIAN”

(AVOIDER)

Adalah mereka yang merasa tidak kompeten dan mudah kewalahan jika dihadapkan dengan hal-hal yang menyangkut uang.

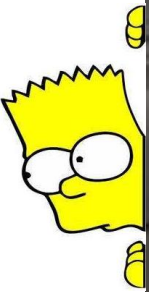


What is your Money Personality?

CHAPTER- DUA

Kenali Biayamu





Alokasi Budget Bulanan 50 / 30 / 20



30%

- Liburan keluarga
- Beli pakaian, gadget, barang-barang lucu, dll

- Jalan-jalan, nonton, dan hal-hal lain yang sifatnya tidak terlalu esensial.

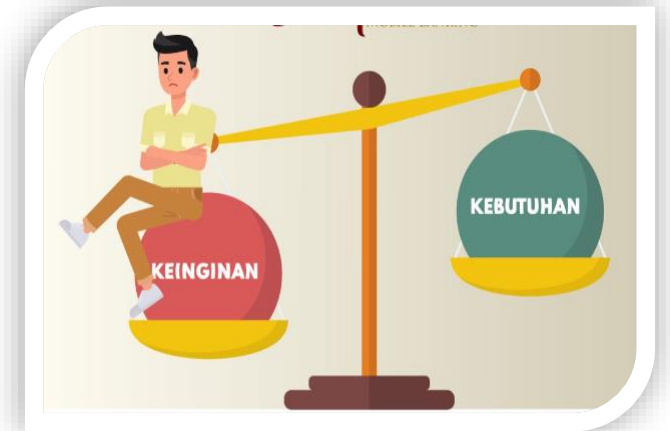
50%

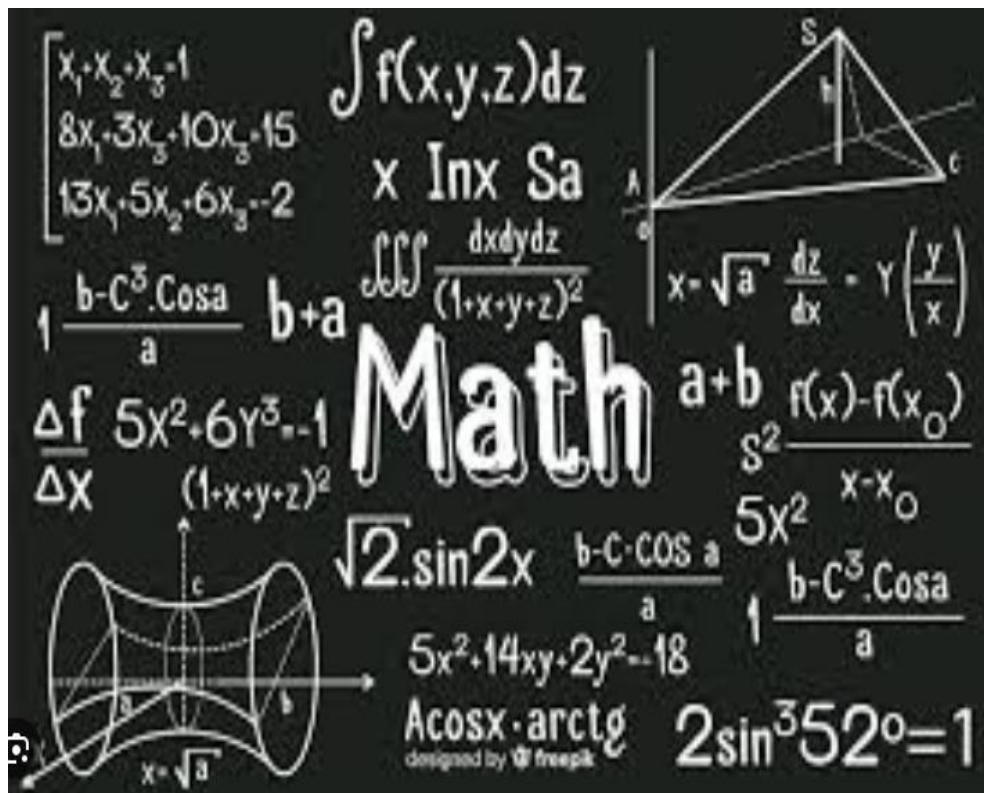
- Makan sehari-hari
- Belanja bulanan
- Asuransi

- Biaya listrik, air, iuran warga, internet, pulsa dll
- Cicilan rumah, kendaraan, dan cicilan lainnya.

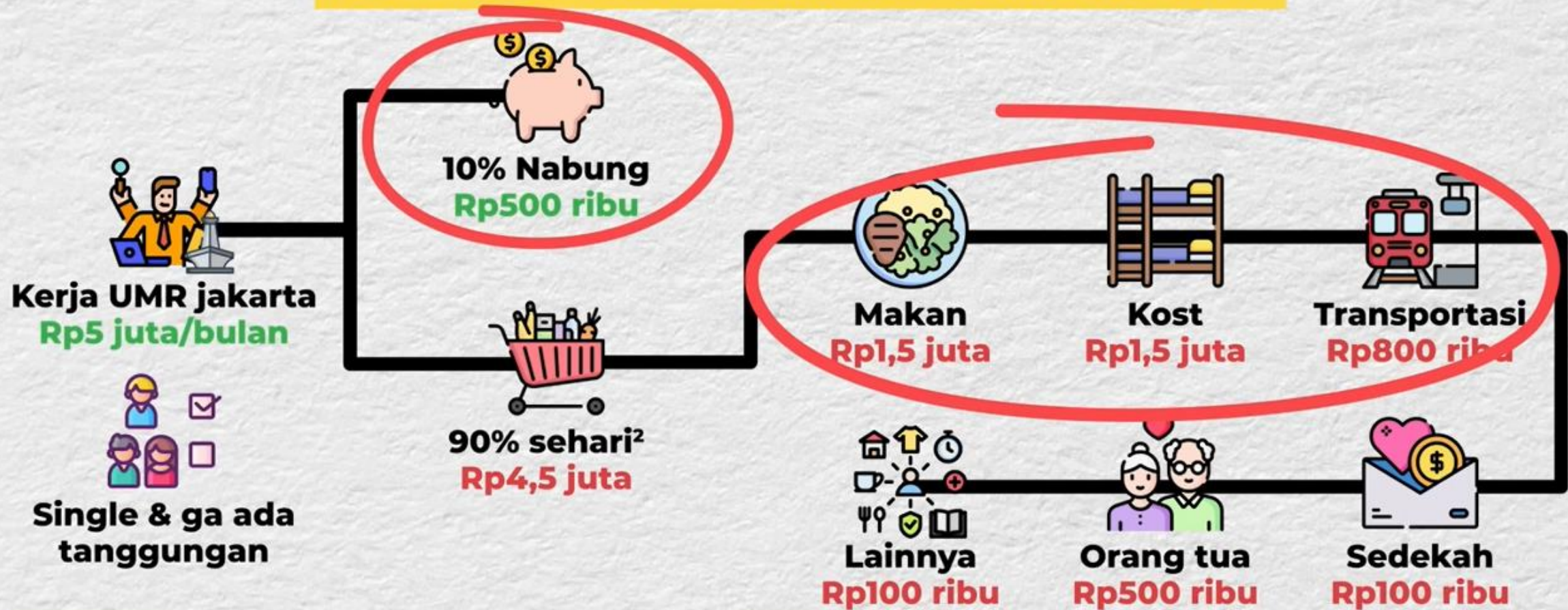
20%

- Dana darurat
- Dana pensiun
- Dana pendidikan, dsb.





Simulasi dana darurat



Note

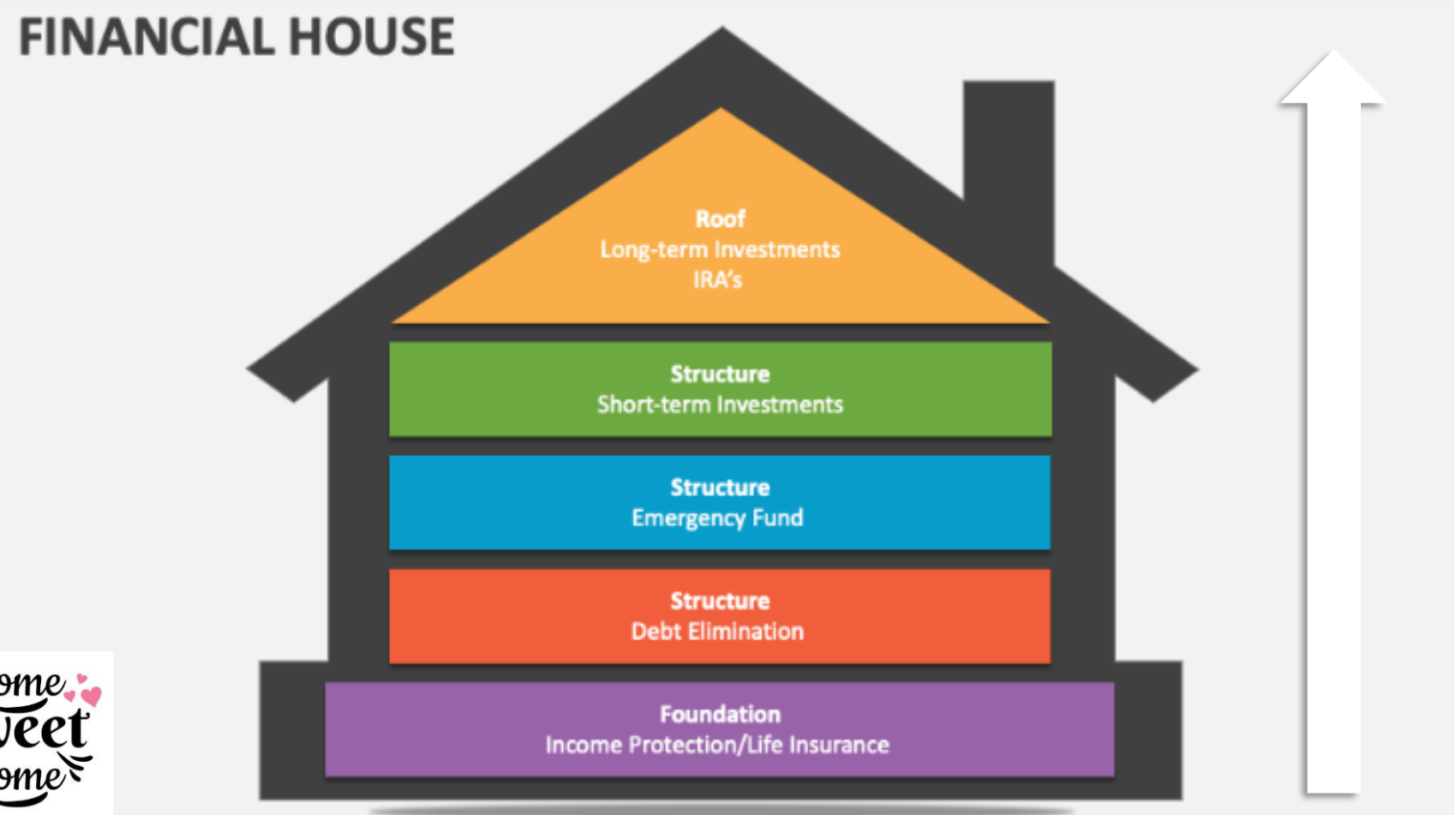
- Patokan dana darurat = kebutuhan pokok
- Dikali 6 = biaya hidup 6 bulan ke depan

Cara hitung

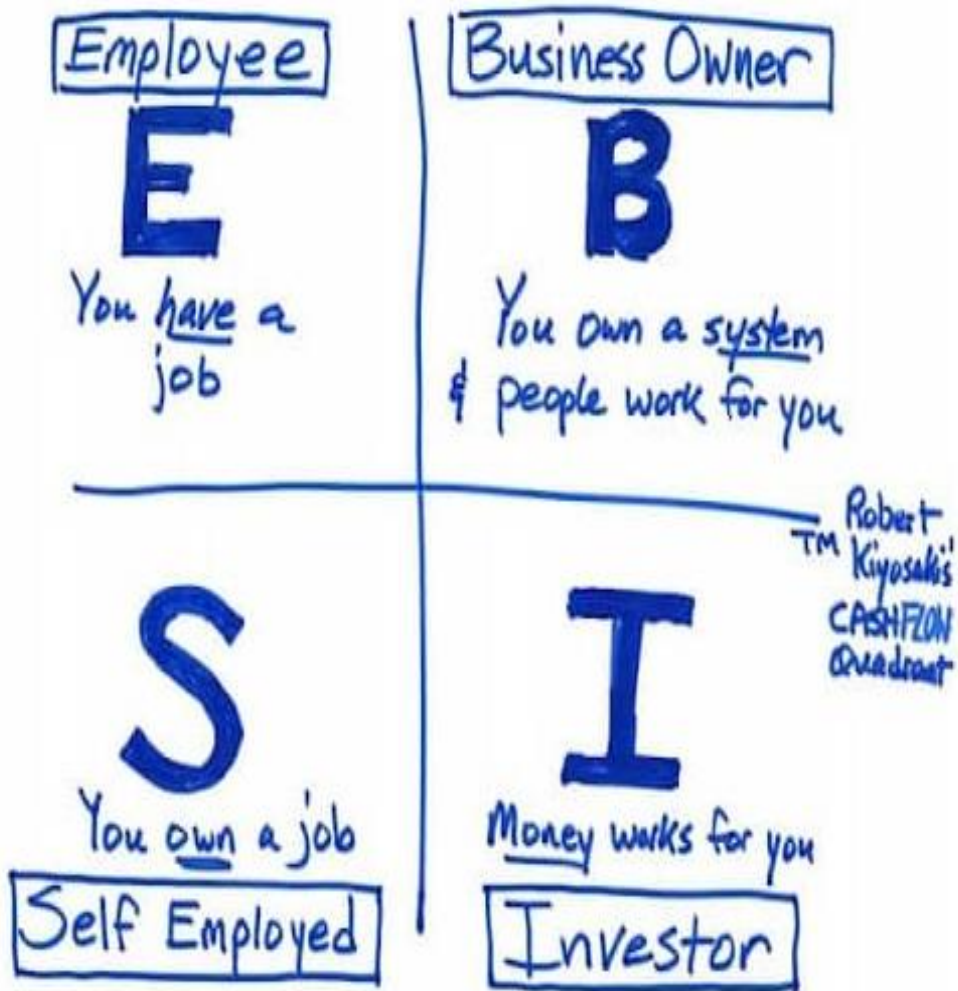
Rp3,8 juta \times 6 = Rp22,8 juta

CHAPTER- TIGA

Kenali Rumah Keuanganmu



FINANCIAL HEALTH



\$\$\$ Convert to

KEUANGAN PRIBADI

Cek Neraca

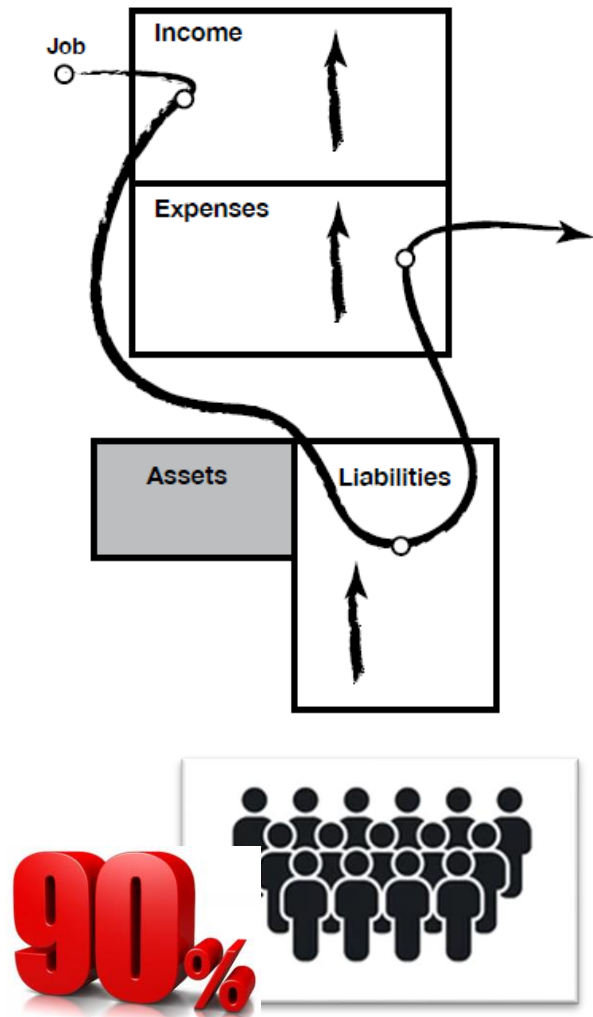
Asset	Utang
Asset Lancar Kas Tabungan Deposito Reksadana Psr Uang	Utang Jk Pendek Kartu Kredit KTA Kredit Kendaraan
Asset Investasi Obligasi Reksadana Saham Properti Bisnis	Utang Jk Panjang Kredit Rumah Kredit Apartemen
Aset Cuna Rumah Kendaraan	Networth (kekayaan bersih)

KEUANGAN PRIBADI

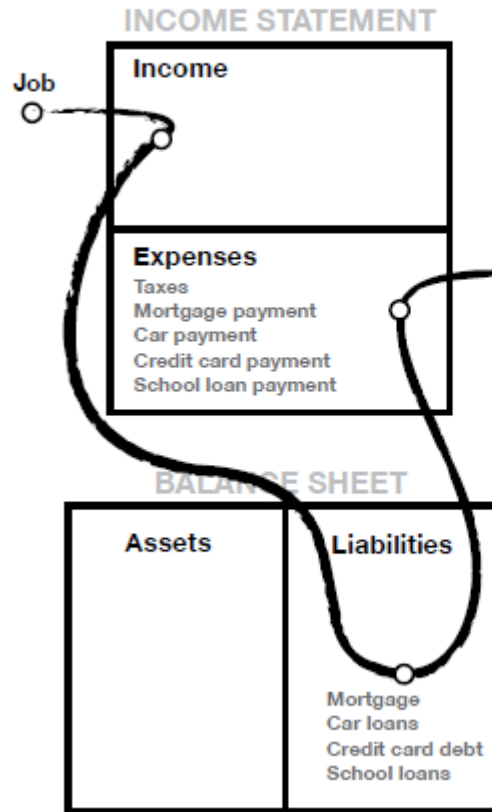
Cek Cashflow

Pendapatan	Pengeluaran
Gaji Bonus Fee	Wajib Zakat Pajak Cicilan Tagihan Operasional Rumah Tangga
Hasil Bisnis Hasil Investasi	Butuh Tabungan dan Investasi
	Ingin Entertainment

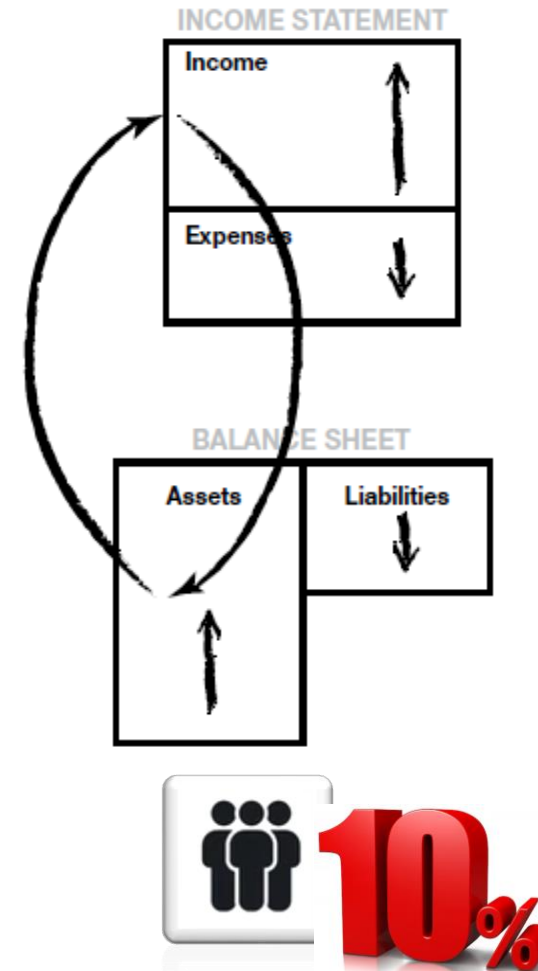
- 90 percent of the population does, which is mismanage their cash flow and not know the difference between an asset and a liability, then at age 45, their financial picture looks like this:



- The average middle-class financial picture:



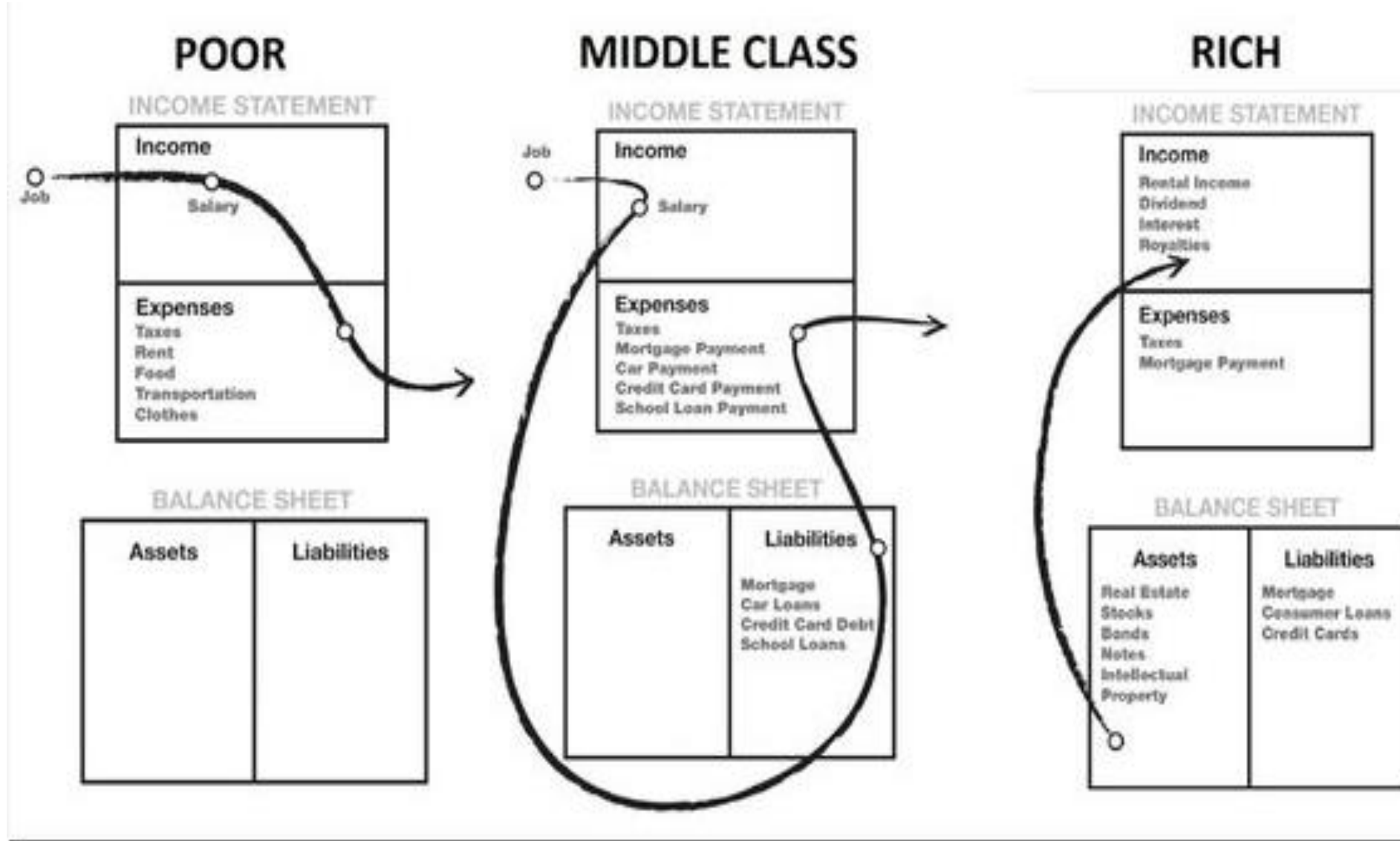
This way →



- Ultimately, it's not how much money you make that matters, but how much money you keep, and how long that money works for you.



How to Change Your Money Mindset



Nonton lagi.....(5menit)



CHAPTER- EMPAT

Kenali Teman Yg Bertamu ke Rumahmu



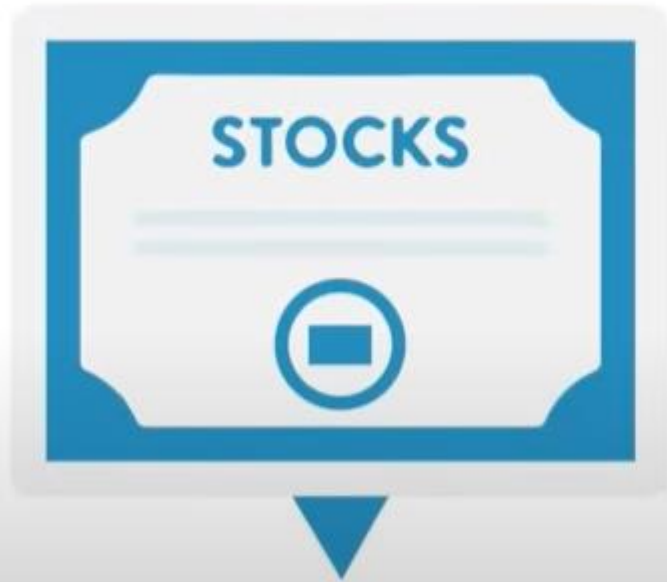
Investment

the use of assets to earn income or profit

FINANCIAL
GROWTH



stocks



bonds



Stock

a representation of ownership in a public company



Stock

a representation of ownership in a public company



dividends



capital gains

Capital Gains

when a stockholder sells their stock for a profit



capital gain



capital loss

Bonds

an IOU issued by a corporation or by some level of government



**coupon
rate**



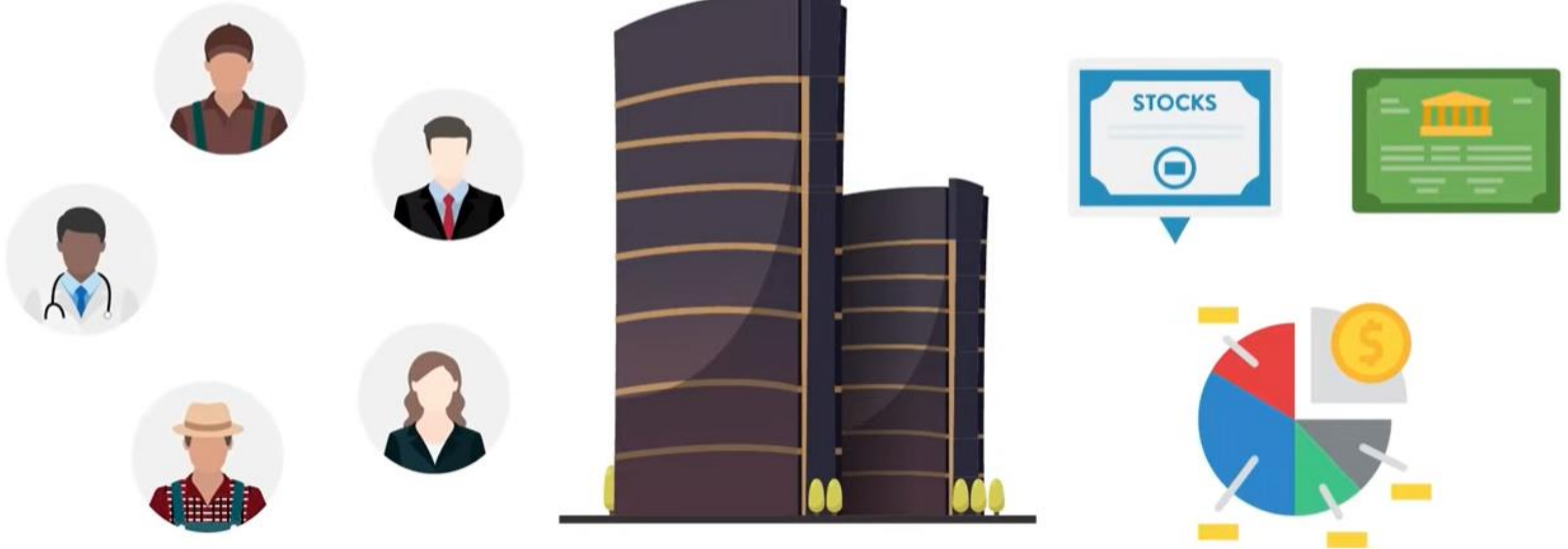
**maturity
date**



**par value
amount**

Mutual Fund

pools the savings of many individuals and invests this money in a variety of financial assets



CHAPTER- LIMA

Kenali Ciri Teman Yg Bisa Menjadi Soulmatemu



Profiling Calon Soulmate



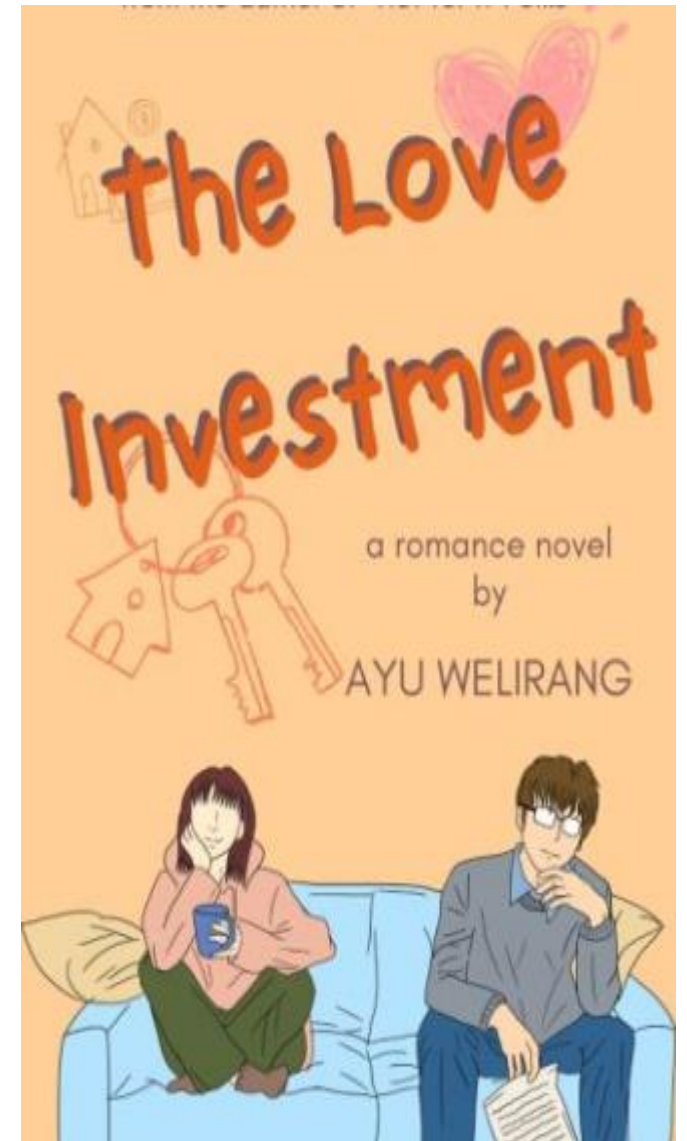
1. Apakah “Si-Dia” worth it ? (% return)

Jangka Waktu
Pendek (di bawah 1 tahun)
Menengah (1-5 tahun)
Panjang (di atas 5 tahun)

1. Apakah “Si-Dia” punya long term komitmen ? (Timing)



1. Apakah “Si-Dia” boros di awal ? (modal awal Investasi)



SIMPLE INTEREST



SIMPLE INTEREST

Year	Interest
1	\$50
2	\$50
3	\$50
4	\$50
5	\$50
TOTAL	\$250

COMPOUND INTEREST

Year	Principal (beginning)	Interest	Principal(end)
1	\$1,000.00	\$50	\$1,050.00
2	\$1,050.00	\$52.50	\$1,102.50
3	\$1,102.50	\$55.13	\$1,157.60
4	\$1,157.60	\$57.88	\$1,215.51
5	\$1,215.51	\$60.78	\$1,276.28
TOTAL	\$1,276.28	\$276.28	

**Principal
+
Interest**



**PERPETUALLY
INCREASING**

Compound



1. Luke puts \$1,000 in an account that pays an annual interest of 9%. What will be the value of the account after (a) 10 years? (b) 20 years?

$$\$1000 \xrightarrow{10\text{yr}} \$2,367.36 \quad + \$1,367.36$$

$$\$1000 \xrightarrow{20\text{yr}} \$5,604.41$$

$$+ \$4,604.41$$

$$A = \$1000 (1.09)^{10} = \$2,367.36$$

$$A = \$1,000 (1.09)^{20} = \$5,604.41$$

2. Sam invests \$5,000 in account that pays an annual interest of 10%. The funds are invested for 20 years. What will be the value of the account if interest is credited to the account on a (a) quarterly basis? (b) monthly basis?

$$n = 4$$

$$A = P \left(1 + \frac{r}{n} \right)^{nt}$$

$$A = \$5000 \left(1 + \frac{0.10}{4} \right)^{4(20)}$$

$$= \$5000 (1.025)^{80} = \$36,047.84$$

$$A = \$5,000 \left(1 + \frac{0.10}{12} \right)^{12(20)}$$

$$A = \$5,000 (1.008\bar{3})^{240} = \$36,640.37$$

INTEREST RATE 10%

KEVIN



SIMPLE INTEREST

		TOTAL
Y 0	1000	1000 \$
Y 1	1000 + 100	1100 \$
Y 2	1000 + 100	1200 \$
Y 3	1000 + 100	1300 \$
...		
Y 30	1000 + 100	4000 \$

COMPOUND INTEREST

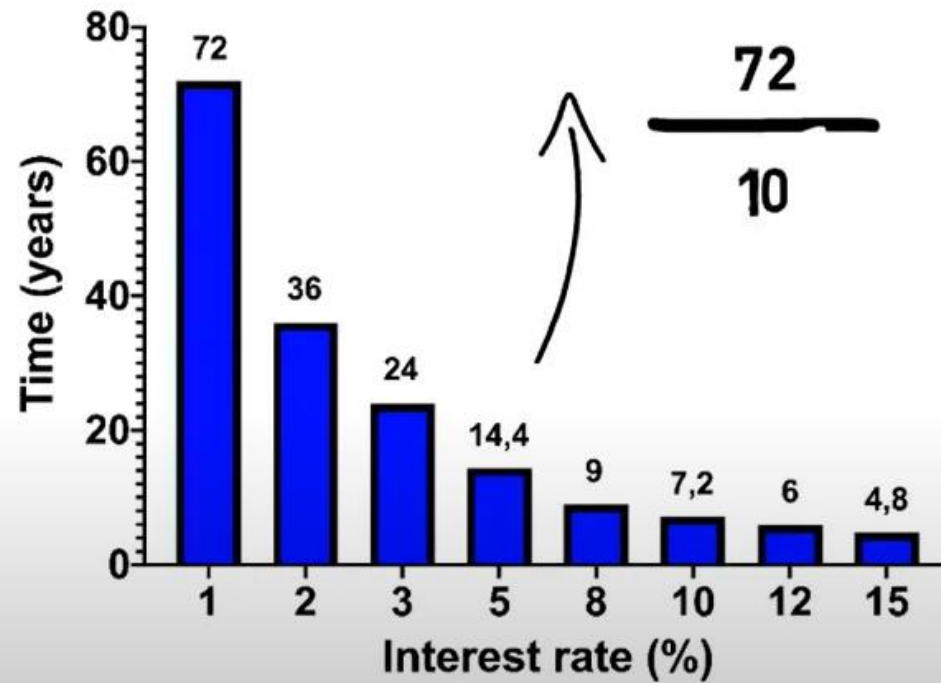
			TOTAL
Y 0	1000		1000 \$
Y 1	1000 + 100	←	1100 \$
Y 2	1100 + 110	←	1210 \$
Y 3	1210 + 121		1331 \$
...			
Y 30	14421 + 1442		15863 \$

CINDY

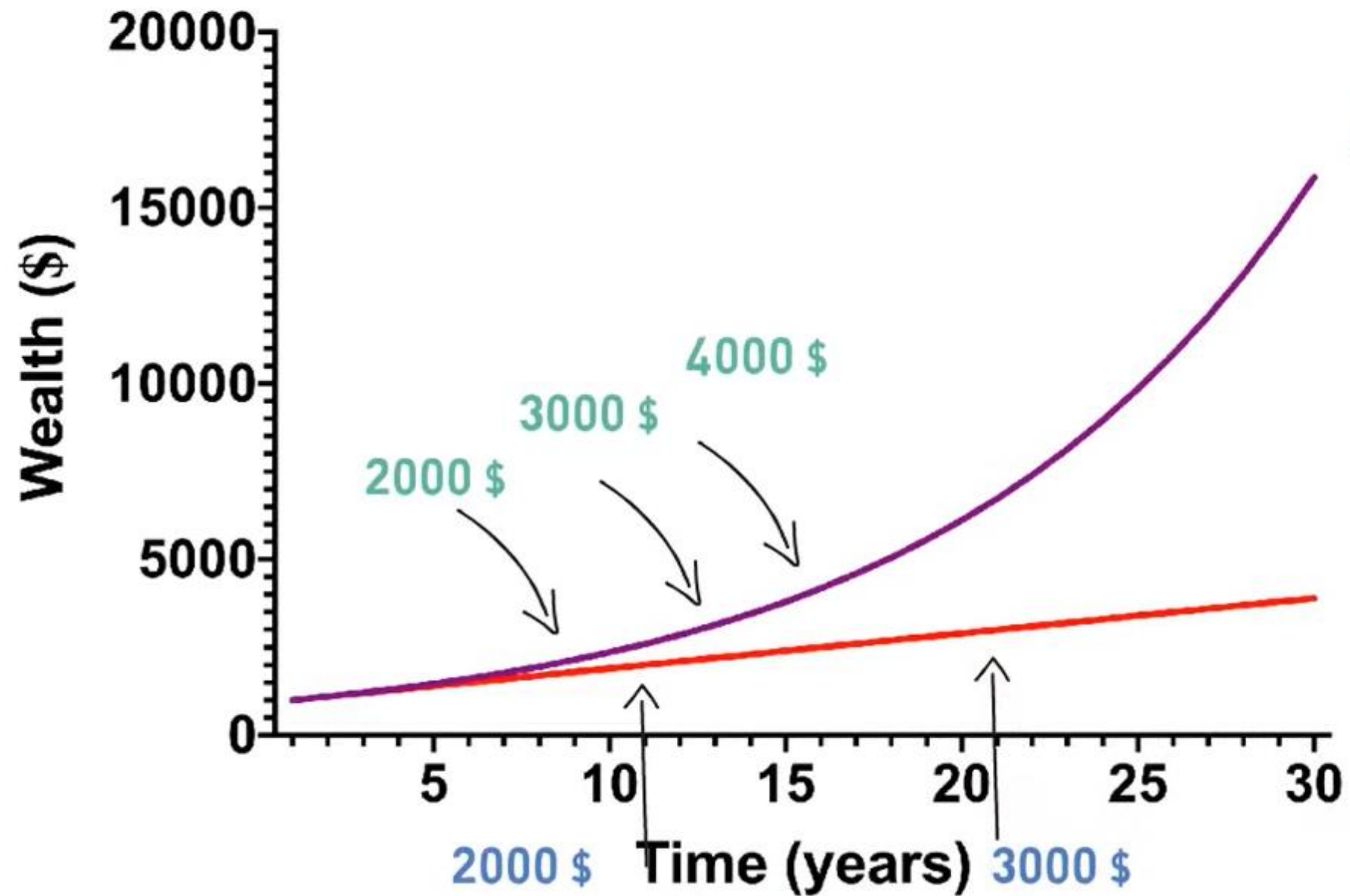


RULE OF 72

Doubling time

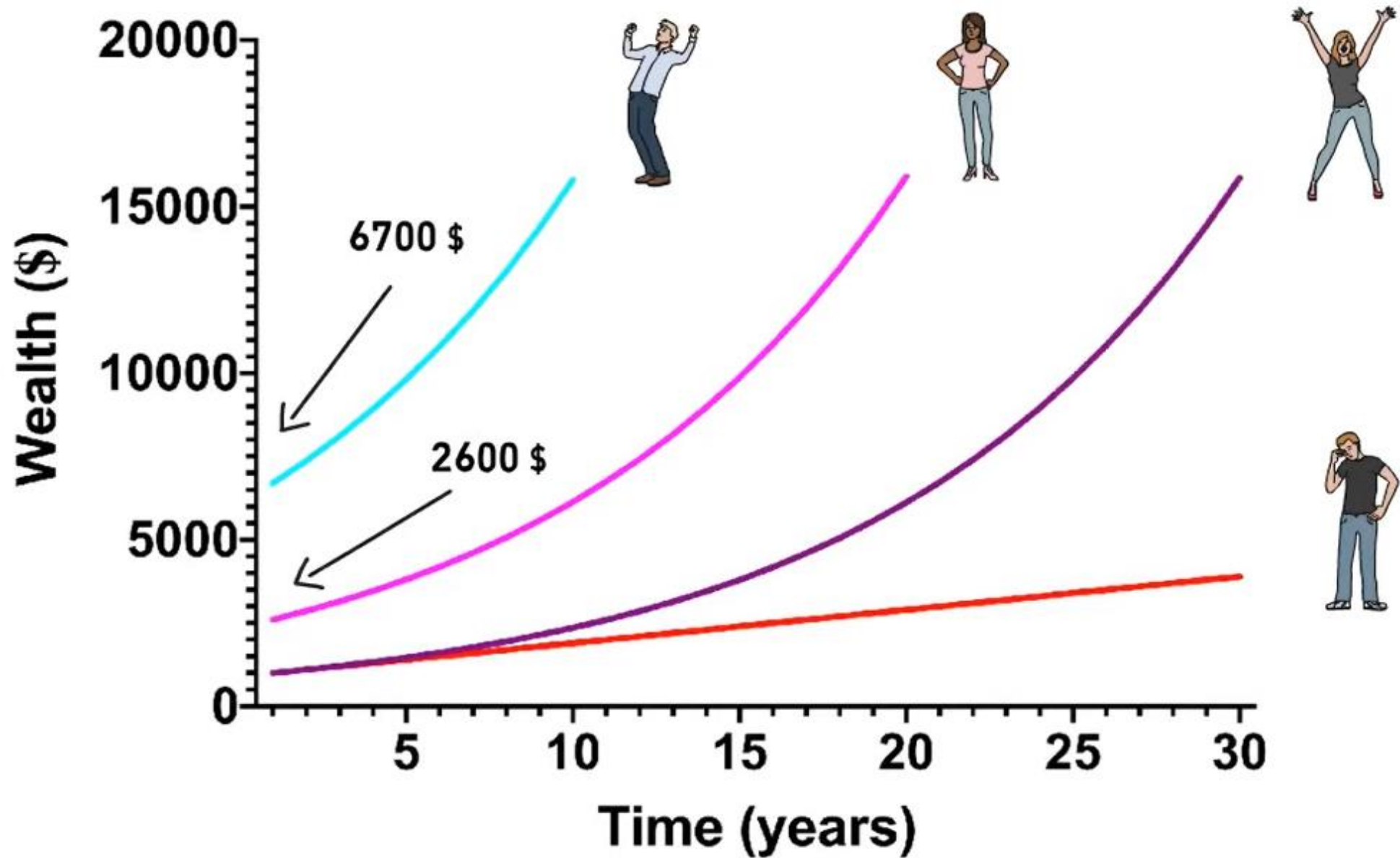


Compound interest



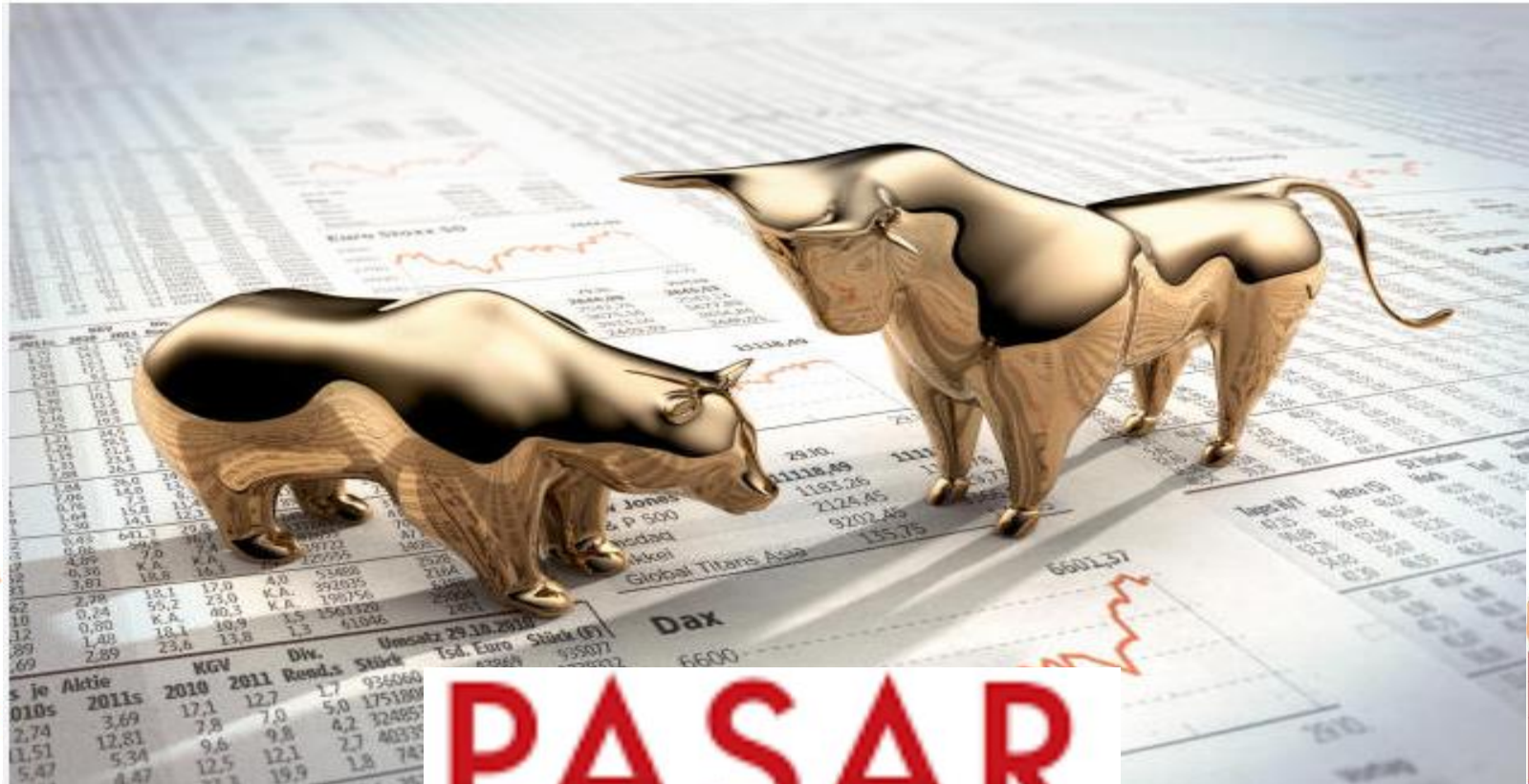
2000 \$ Time (years) 3000 \$

Compound interest



CHAPTER- GENEP

Kunjungi Rumah Calonmu



PASAR
M O D A L



Bank Central Asia Tbk PT

IDX: BBCA

Overview

Compare

Financials

Market Summary > Bank Central Asia Tbk PT

9.550,00

IDR

+9,205.00 (2,668.12%) ↑ all time

25 Jun, 10.31 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	9.600,00	Mkt cap	1165,50T	52-wk high	10.400,00
High	9.600,00	P/E ratio	23,49	52-wk low	8.600,00
Low	9.450,00	Div yield	2,83%		



Mayora Indah Tbk PT

IDX: MYOR

Overview

Compare

Financials

Market Summary > Mayora Indah Tbk PT

2.360,00

IDR

+2,337.74 (10,501.98%) ↑ all time

25 Jun, 10.31 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	2.380,00	Mkt cap	52,77T	52-wk high	2.850,00
High	2.390,00	P/E ratio	14,74	52-wk low	2.200,00
Low	2.360,00	Div yield	2,33%		



Blue Bird Tbk PT

IDX: BIRD

Overview

Compare

Financials

Market Summary > Blue Bird Tbk PT

1.535,00

IDR

-5,990.00 (-79.60%) ↓ all time

25 Jun, 10.39 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	1.545,00	Mkt cap	3,85T	52-wk high	2.430,00
High	1.545,00	P/E ratio	8,65	52-wk low	1.485,00
Low	1.495,00	Div yield	5,91%		



Indofood Sukses Makmur Tbk PT

IDX: INDF

Overview

Comp.

Market Summary > Indofood Sukses Makmur Tbk PT

5.925,00

IDR

+5,198.00 (714.99%) ↑ all time

25 Jun, 10.35 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	5.950,00	Mkt cap	52,02T	52-wk high	7.550,00
High	5.950,00	P/E ratio	7,71	52-wk low	5.850,00
Low	5.875,00	Div yield	4,34%		



Hanjaya Mandala Sampoerna Tbk PT

IDX: HMSP

Overview

Market Summary > Hanjaya Mandala Sampoerna Tbk PT

700,00

IDR

+353.93 (102.27%) ↑ all time

25 Jun, 10.37 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	695,00	Mkt cap	81,42T	52-wk high	1.005,00
High	705,00	P/E ratio	9,95	52-wk low	670,00
Low	690,00	Div yield	9,90%		



Gudang Garam Tbk PT

IDX: GGGM

Overview

Compare

Financials

Market Summary > Gudang Garam Tbk PT

18.300,00

IDR

+7,400.00 (67.89%) ↑ all time

25 Jun, 10.28 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	18.300,00	Mkt cap	35,21T	52-wk high	29.550,00
High	18.375,00	P/E ratio	8,90	52-wk low	17.800,00
Low	18.275,00	Div yield	6,56%		



Indosat Tbk PT

IDX: ISAT

Overview

Compare

Financials

Market Summary > Indosat Tbk PT

10.325,00 IDR

+5,025.00 (94.81%) ↑ all time

25 Jun, 10.45 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	10.500,00	Mkt cap	83,25T	52-wk high	12.250,00
High	10.500,00	P/E ratio	17,09	52-wk low	8.350,00
Low	10.300,00	Div yield	2,60%		

Market Summary > Telkom Indonesia (Persero) Tbk PT

2.960,00 IDR

+1,890.00 (176.64%) ↑ all time

25 Jun, 10.45 WIB • Disclaimer

+ Follow

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	2.950,00	Mkt cap	292,23T	52-wk high	4.240,00
High	2.960,00	P/E ratio	12,08	52-wk low	2.700,00
Low	2.930,00	Div yield	6,05%		

Indonesia Stock Market (JCI)

Summary Stats Forecast Alerts [Export](#)

The main stock market index in Indonesia (JCI) decreased 32 points or 0.43% since the beginning of 2024, according to trading on a contract for difference (CFD) that tracks this benchmark index from Indonesia.



Feedback

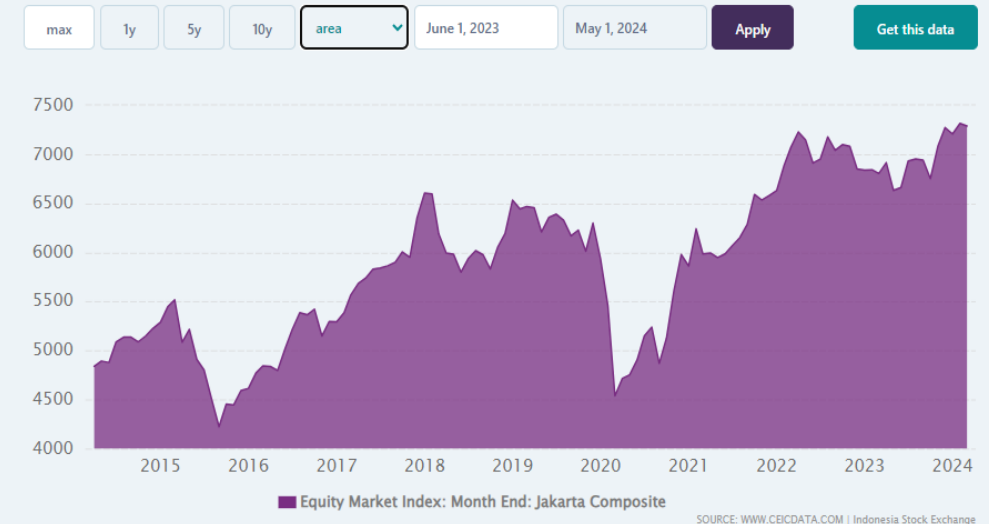
What is the average return of the stock market in Indonesia?

18.73 percent

Stock market return, percent

The average value for Indonesia during that period was 16.13 percent with a minimum of -30.91 percent in 1998 and a maximum of 187.43 percent in 1989. The latest value from 2021 is 18.73 percent.

View Indonesia's Equity Market Index from Apr 1983 to May 2024 in the chart:





Jadi, harus Investasi !
Pilih Investasi apa ?



Tabungan
2,42%



Deposito
6,91%



Emas
7,76%



Obligasi
 Negara
8,47%



Saham
17,52%

*RATA-RATA RETURN PER TAHUN 2006-2016
 (Sumber: Divisi Riset BEI, Per 30 Desember 2016)



Tujuan Investasi dan Jangka Waktunya



Jangka Pendek 1-2 Tahun

- Dana darurat
- PBB dan renovasi rumah
- Pajak kendaraan (STNK)
- Perbaikan kendaraan
- Biaya mudik dan hari raya
- Biaya ART, baby sitter, supir
- Uang pangkal sekolah
- Biaya perlengkapan sekolah

Jangka Menengah 3-9 Tahun

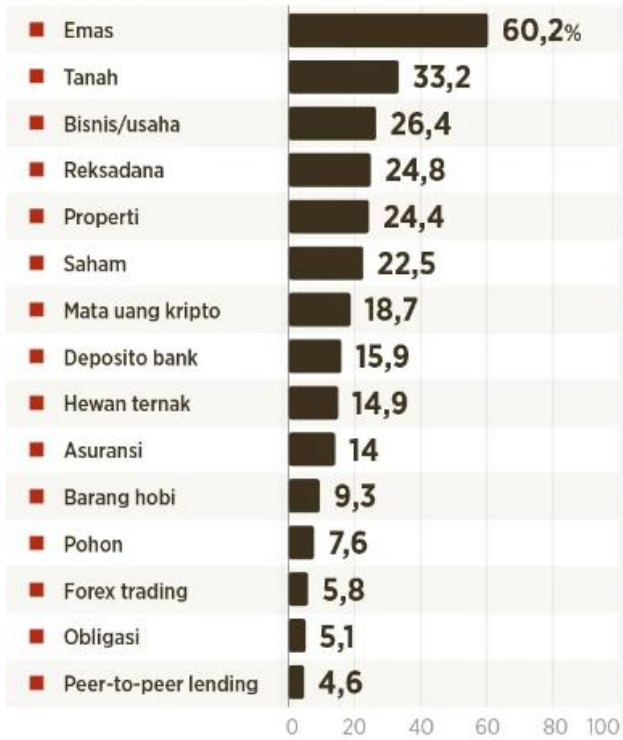
- Kendaraan baru
- Liburan keluarga
- Ibadah haji
- Persiapan dana pendidikan anak
- Dana kuliah lanjutan (S2, S3)
- Modal Usaha
- Mengumpulkan Aset

Jangka Panjang 10 Tahun ke atas

- Investasi properti
- Pengembangan Usaha
- Dana pensiun
- Jaminan kesehatan hari tua
- Biaya kuliah anak
- Biaya pernikahan anak
- Warisan



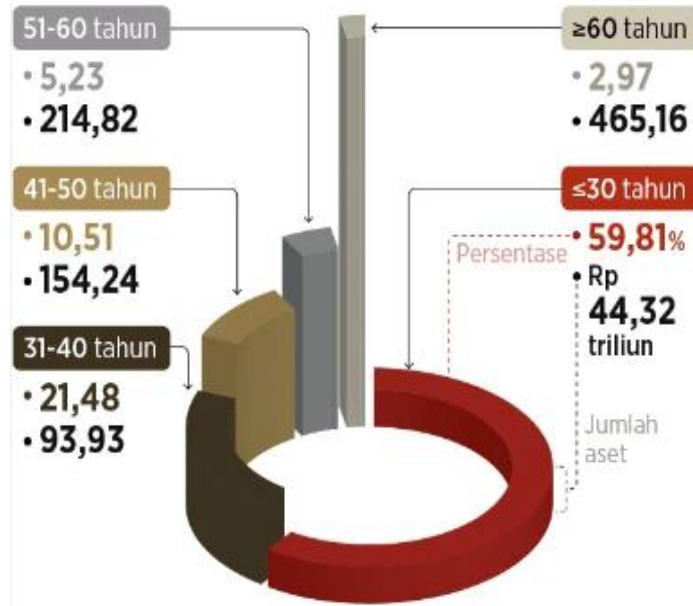
INVESTASI FAVORIT MASYARAKAT INDONESIA



Sumber: Katadata Insight Center (Desember 2021)

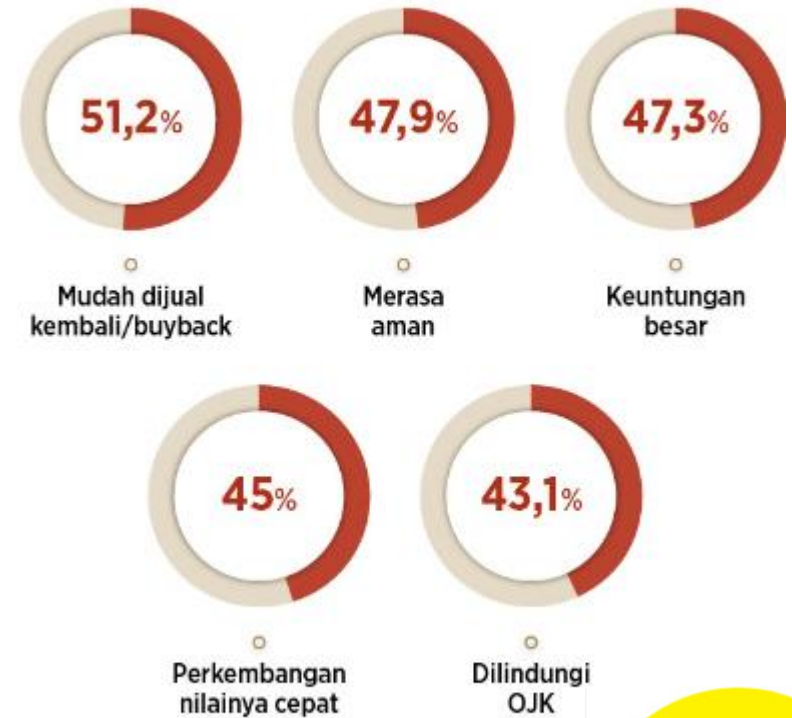
DEMOGRAFI INVESTOR PASAR MODAL DI INDONESIA

(per November 2021)



Sumber: Kustodian Sentral Efek Indonesia

5 ALASAN ANAK MUDA MEMILIH INVESTASI



Sumber: Katadata Insight Center



CHAPTER-TUJUH

Kenali Arah mu



Santai Aja Cuy
Happy Asmara

Bener!
Luga Ya!



Kenapa Malu
Hidup Sederhana
Yang Malu Itu
Hidup Kaya Tapi
MAKSA

**MELEK
KEUANGAN**



PETER GARLAND SINA

Kebutuhan

Keinginan

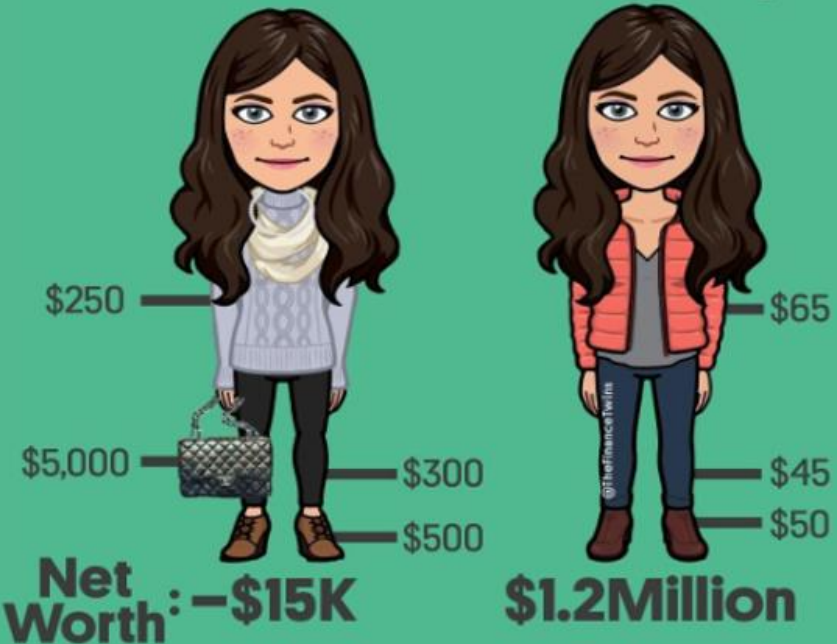
BODO
AMAT



Tunggu saja

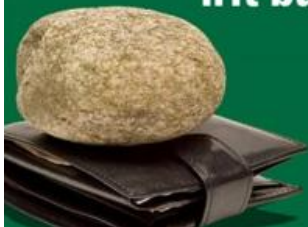
“Rich”

Wealthy



TheFinanceTwins.com

Bijak menggunakan uang karena
irit bukan pelit.



Hidup Itu Sederhana,
GENGSI
Yang Bikin Jadi Rumit



masa sih??

masa sih??

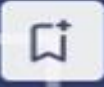
masa sih??



Jadi, Harus mulai dari
mana?

THE
CHOICE
IS
YOURS.





**Thank you
and Happy
Investing!**



NEXT SEASON

Starting a Small Business



HOW TO MAKE A START UP BUDGET

- 1 Determine your total budget number**
How much are you willing to spend to start your business?
Tip: Don't choose your maxed out number.
- 2 List your potential expenses**
Brain dump everything you think you're going to need to spend money on.
- 3 Prioritize potential expenses**
Categorize each potential expense as Essential, Nice to Have, Non-Essential.
- 4 Allocate funds**
Start allocating with the Essential items and move on to Nice to Have and Non-Essential.
- 5 Adjust your budget**
Trim your numbers until you hit your total budget number from Step 1. Yes, you will have to let go of things.
- 6 Track actuals and update budget**
Every time you spend money, check your budget. Reallocate funds if you over or under spend.

Para Pemain

- Fixed Cost
- Variable Cost
- Contribution Margin
- Break Even Point
- Menentukan Harga Jual
- Profit Volume Analysis
- Profit Margin
- Cash Expenses
- Non Cash Expenses
- Penyusutan Assets
- Amortisasi
- Payback Period
- Return On Investment
- Balance Sheet/ P&L/CF
- Financial Ratios
- DII,.....