UNILEVER FINANCIAL OVERVIEW (2024)

9.59%
Net Profit Margin

0.45
Current Ratio

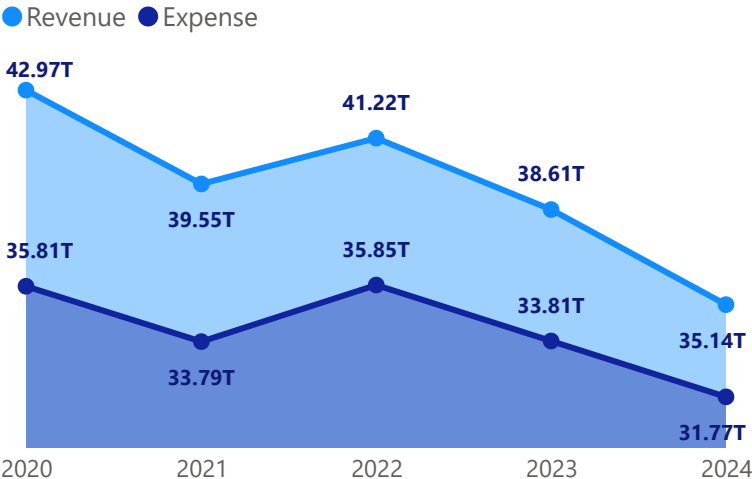**0.21**
ROA

1.57
ROE

6.47
Debt to Equity

-8.99%
Revenue Growth YoY

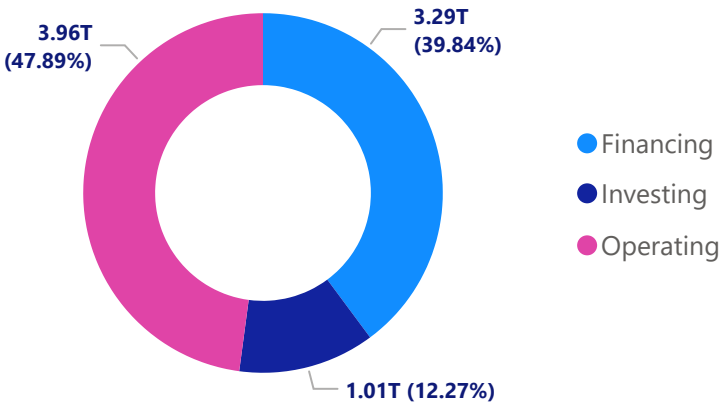## Total Revenue and Total Expense by Year

● Revenue ● Expense

Year	2020	2021	2022	2023	2024
Revenue	42.97T	39.55T	41.22T	38.61T	35.14T
Expense	35.81T	33.79T	35.85T	33.81T	31.77T

Net Profit by Year

Year	2020	2021	2022	2023	2024
Net Profit	7.16T	5.76T	5.36T	4.80T	3.37T

Total Cash Flow by Year

Year	2020	2021	2022	2023	2024
Cash Flow	16.51T	16.32T	15.95T	13.72T	8.27T

Cash Flow by Category in 2024

- Financing: 3.29T (39.84%)
- Investing: 1.01T (12.27%)
- Operating: 3.96T (47.89%)
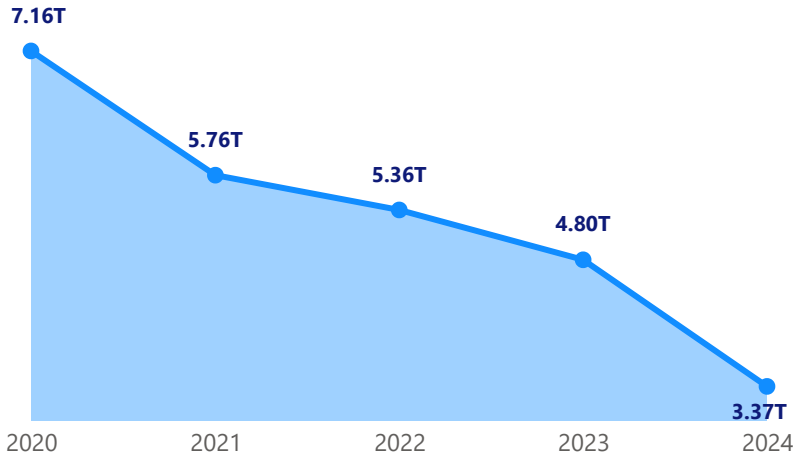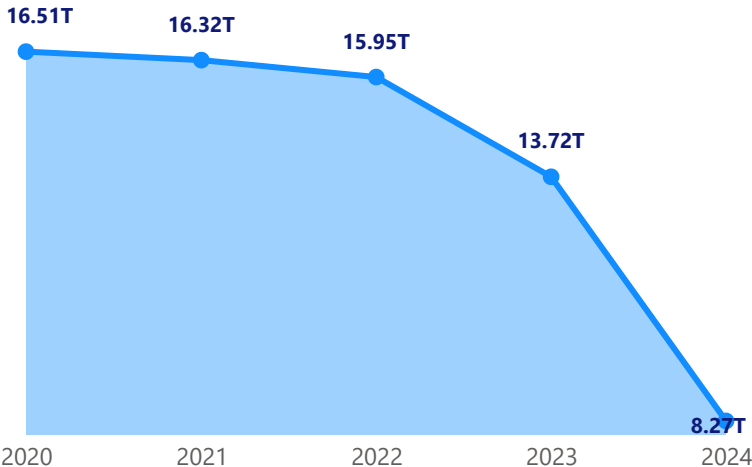
INDOFOOD FINANCIAL OVERVIEW (2024)

Indofood — THE SYMBOL OF QUALITY FOODS

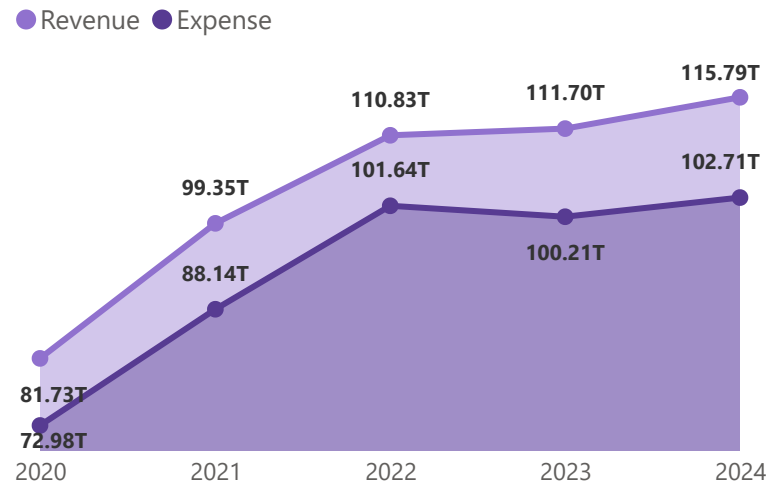|	
11.29% Net Profit Margin	**2.15** Current Ratio
0.06 ROA	**0.12** ROE
0.85 Debt to Equity	**3.66%** Revenue Growth YoY

Total Revenue and Total Expense by Year

● Revenue ● Expense

Year	Revenue	Expense
2020	81.73T	72.98T
2021	99.35T	88.14T
2022	110.83T	101.64T
2023	111.70T	100.21T
2024	115.79T	102.71T

Net Profit by Year

Year	Net Profit
2020	8.75T
2021	11.20T
2022	9.19T
2023	11.49T
2024	13.08T

Total Cash Flow by Year

Year	Cash Flow
2020	78.78T
2021	25.03T
2022	31.85T
2023	34.13T
2024	25.18T

Cash Flow by Category in 2024

- Financing: 0.68T (2.70%)
- Investing: 6.99T (27.7...)
- Operating: 17.51T (69.52%)
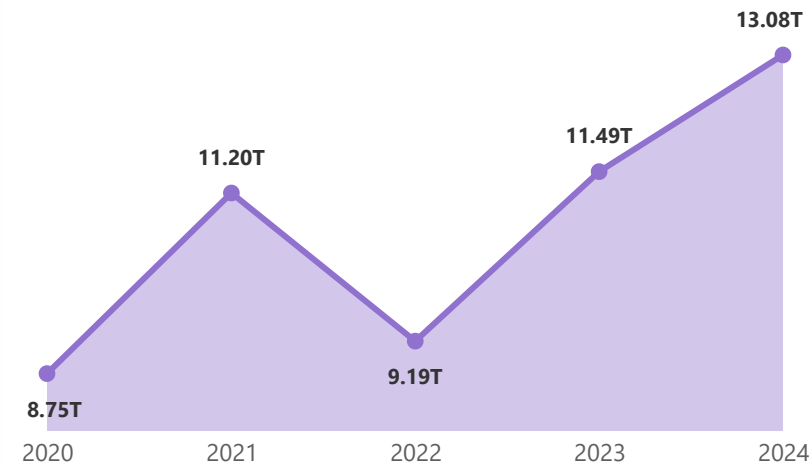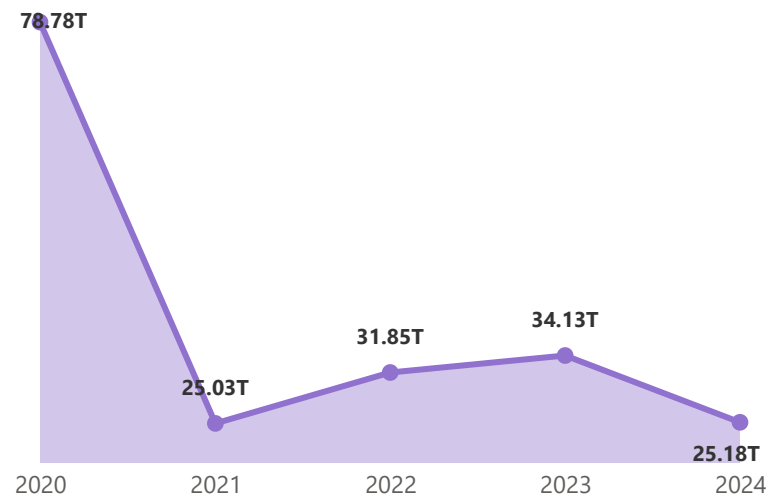
MAYORA FINANCIAL OVERVIEW (2024)

8.50%
Net Profit Margin

2.65
Current Ratio

0.10
ROA

0.18
ROE

0.74
Debt to Equity

14.57%
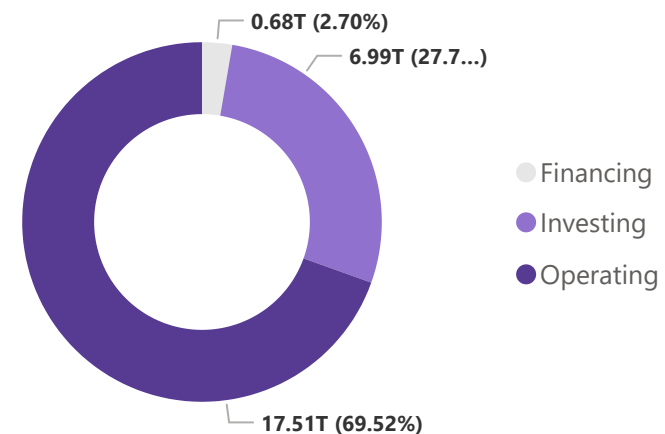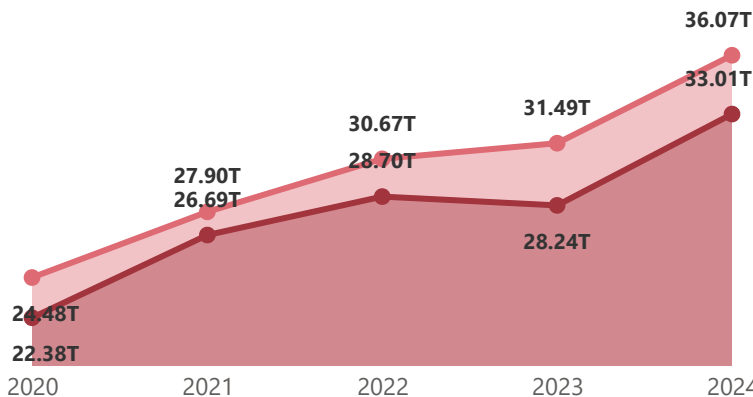Revenue Growth YoY

Total Revenue and Total Expense by Year

● Revenue ● Expense

Year	Revenue	Expense
2020	24.48T	22.38T
2021	27.90T	26.69T
2022	30.67T	28.70T
2023	31.49T	28.24T
2024	36.07T	33.01T

Net Profit by Year

Year	Net Profit
2020	2.10T
2021	1.21T
2022	1.97T
2023	3.24T
2024	3.07T

Total Cash Flow by Year

Year	Cash Flow
2020	6.69T
2021	2.86T
2022	3.22T
2023	9.59T
2024	4.52T

Cash Flow by Category in 2024

- Financing: 2.43T (53.72%)
- Investing: 1.63T (36.03%)
- Operating: 0.46T (10.25%)
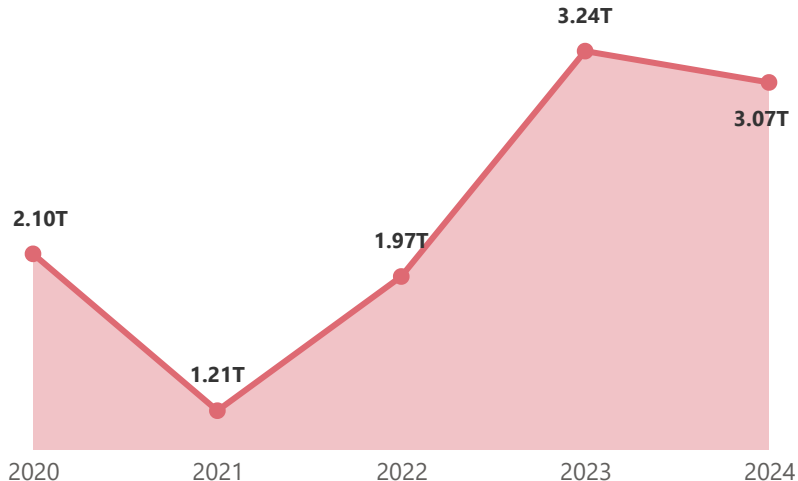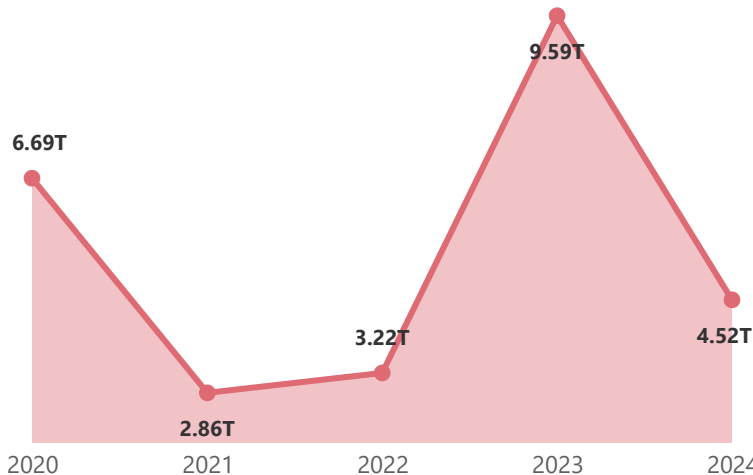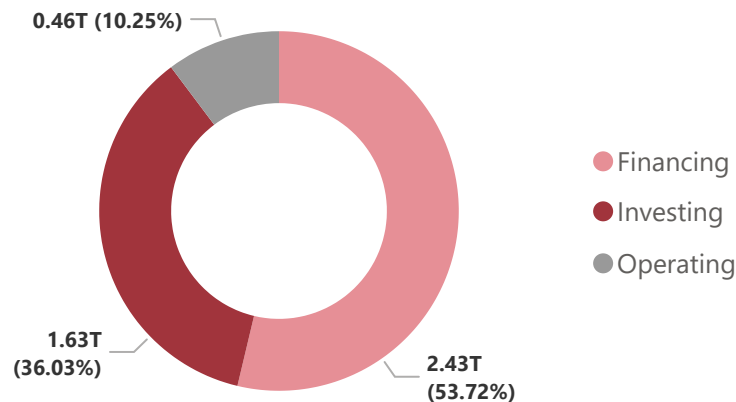
FINANCIAL HEALTH REVIEW(2024)

Net Profit by Year and Company

● Indofood ● Mayora ● Unilever

Indofood: 2020: 8.75T, 2021: 11.20T, 2022: 9.19T, 2023: 11.49T, 2024: 13.08T

Unilever: 2020: 8.75T, 2021: 5.76T, 2022: 5.36T, 2023: 4.80T, 2024: 3.07T

Mayora: 2020: 2.10T, 2021: 1.21T, 2022: 1.97T, 2023: 3.24T
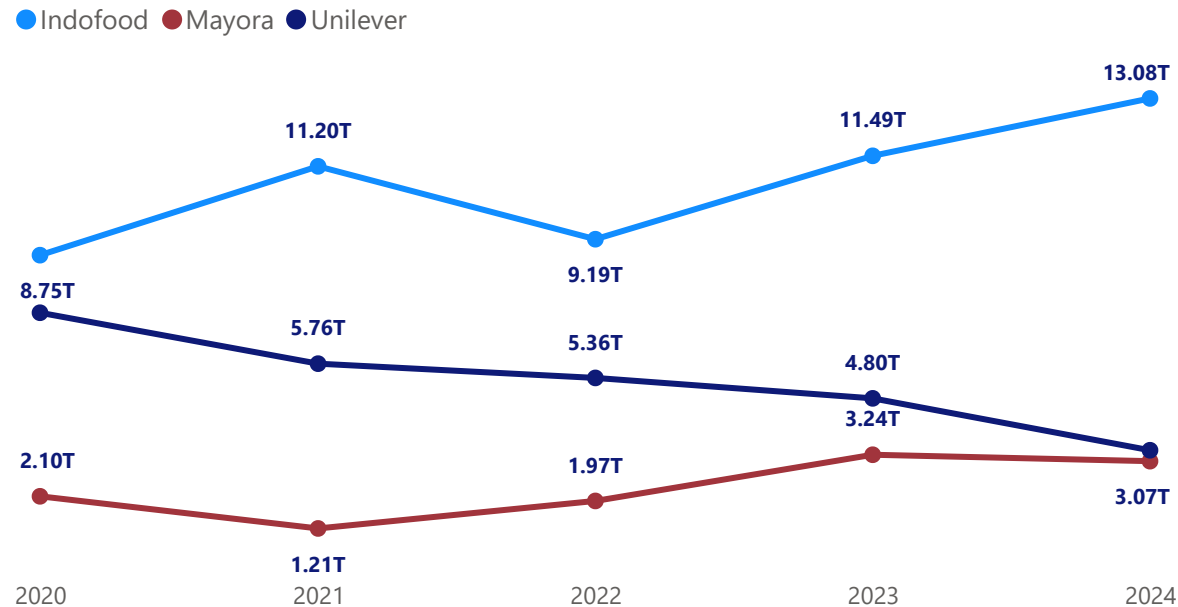
Financial Summary (2024)

- In 2024, **Indofood** demonstrated the strongest financial health among the three companies, with a **healthy liquidity (Current Ratio: 2.15)** and stable capital structure (**Debt to Equity: 0.85**). Its consistent growth in **Net Profit** (13.08T IDR in 2024) reinforces its strong performance, supported by solid profitability (**Net Profit Margin: 11.29%**) and effective capital utilization (**ROE: 12%**).

- **Mayora** is also in a **Healthy** position, supported by a high **Current Ratio (2.65)** and low leverage (**D/E: 0.74**). Its **Net Profit Margin (8.5%)** is solid, indicating effective cost management. With a **ROE of 18%**, Mayora is efficiently generating returns for shareholders and sustaining financial strength.

- Conversely, **Unilever** faces financial concerns, marked as **Less Healthy**. Despite having the **highest ROE (1.57)**, the company struggles with **critical liquidity (CR: 0.45)** and **high leverage (D/E: 6.47)**, indicating potential solvency risks. Net Profit declined to **3.06T IDR**, and continuing a downward trend since 2020.

Table

Company	Current Ratio	Debt to Equity	ROE	Net Profit Margin	Financial Health Status
Indofood	2.15	0.85	0.12	11.29%	Healthy
Unilever	0.45	6.47	1.57	9.59%	Less Healthy
Mayora	2.65	0.74	0.18	8.50%	Healthy

Actionable Insight

- **Unilever** should urgently improve liquidity and reduce debt to mitigate solvency risks and improve financial resilience.
- **Mayora** should continue optimizing profitability and leverage this strength for sustainable growth and potential expansion.
- **Indofood** should maintain its current trajectory while monitoring costs and market shifts to preserve its financial leadership.

```sql
USE Unilever;

--- Create SQL Database ---

-- balance_sheet

CREATE TABLE balance_sheet (
    Year INT,
    Company VARCHAR(50),
    Total_Assets BIGINT,
    Total_Liabilities BIGINT,
    Total_Equity BIGINT,
    Total_Current_Assets BIGINT,
    Total_Current_Liabilities BIGINT
);

INSERT INTO balance_sheet
(Year, Company, Total_Assets, Total_Liabilities, Total_Equity, Total_Current_Assets, Total_Current_Liabilities)
VALUES
(2020, 'Unilever', 20534632000000, 15597264000000, 4937368000000, 8828360000000, 13357536000000),
(2021, 'Unilever', 19068532000000, 14747263000000, 4321269000000, 7642208000000, 12445152000000),
(2022, 'Unilever', 18318114000000, 14320858000000, 3997256000000, 7567768000000, 12442223000000),
(2023, 'Unilever', 16664086000000, 13282848000000, 3381238000000, 6191839000000, 11223968000000),
(2024, 'Unilever', 16046195000000, 13896928000000, 2149267000000, 5280548000000, 11830201000000),

(2020, 'IndoFood', 163136516000000, 83998472000000, 79138044000000, 38418238000000, 27975875000000),
(2021, 'IndoFood', 179356193000000, 92724082000000, 86632111000000, 54183399000000, 40403404000000),
(2022, 'IndoFood', 180433300000000, 86810262000000, 93623038000000, 54876668000000, 30725942000000),
(2023, 'IndoFood', 186587957000000, 86123066000000, 100464891000000, 63101797000000, 32914504000000),
(2024, 'IndoFood', 201713313000000, 92722030000000, 108991283000000, 79765476000000, 37094061000000),

(2020, 'Mayora', 19777500514550, 8506032464592, 11271468049958, 12838729162094, 3559336027729),
(2021, 'Mayora', 19917653265528, 8557621869393, 11360031396135, 12969783874643, 5570773468770),
(2022, 'Mayora', 22276160695411, 9441466684896, 12834694090515, 14772623976128, 5636627301308),
(2023, 'Mayora', 23870484962472, 8588315775736, 15282089186736, 14738922387529, 4013200581414),
(2024, 'Mayora', 29728781933757, 12626353599187, 17102428334570, 19600914916989, 7383110635195);

-- Check
SELECT *
FROM balance_sheet;
```

```sql
-- income statement

CREATE TABLE income_statement (
    Year INT,
    Company VARCHAR(50),
    Revenue BIGINT,
    COGS BIGINT,
    GrossProfit BIGINT,
    OperatingProfit BIGINT,
    NetProfit BIGINT
);

INSERT INTO income_statement(Year, Company, Revenue, COGS, GrossProfit, OperatingProfit, NetProfit) VALUES
(2020, 'Unilever', 42972474000000, 28515484000000, 22456990000000, 9451012000000, 7163536000000),
(2021, 'Unilever', 39545959000000, 19919572000000, 19626387000000, 7679451000000, 5758148000000),
(2022, 'Unilever', 41218881000000, -22153944000000, 19064937000000, 7068808000000, 5364761000000),
(2023, 'Unilever', 18611401000000, -19416887000000, 19194514000000, 6279283000000, 4800940000000),
(2024, 'Unilever', 35138643000000, -18418962000000, 16719681000000, 4414880000000, 3368693000000),

(2020, 'Indofood', 81731469000000, 54979425000000, 26752044000000, 12889087000000, 8752066000000),
(2021, 'Indofood', 99345618000000, 66881557000000, 32464061000000, 16882324000000, 11203585000000),
(2022, 'Indofood', 110830272000000, 76858593000000, 33971679000000, 19693110000000, 9192569000000),
(2023, 'Indofood', 111703611000000, 75653142000000, 36050469000000, 19663598000000, 11493733000000),
(2024, 'Indofood', 115780525000000, 75649996000000, 40136529000000, 23088184000000, 13077496000000),

(2020, 'Mayora', 24476953742651, 17177830782966, 7299122959685, 2830928194155, 2098168514645),
(2021, 'Mayora', 27904558322183, 20981574813780, 6922983508403, 1772315914155, 1211052647953),
(2022, 'Mayora', 30669405967404, 23829982628480, 6839423338924, 2433114641701, 1970064538149),
(2023, 'Mayora', 31485008185525, 23077230426842, 8407777758683, 4299475347200, 3244872091221),
(2024, 'Mayora', 36072949285930, 27770649971673, 8302299314257, 3915364772118, 3067667675407);


-- ADD TotalExpense

ALTER TABLE income_statement ADD TotalExpense BIGINT;

UPDATE income_statement
SET TotalExpense = Revenue - NetProfit;

-- Check
SELECT *
FROM income_statement;
```

```sql
-- cash flow

CREATE TABLE cash_flow (
    Year INT,
    Company VARCHAR(50),
    Net_Cash_Flow_Operating BIGINT,
    Net_Cash_Flow_Investing BIGINT,
    Net_Cash_Flow_Financing BIGINT
);

INSERT INTO cash_flow(Year, Company, Net_Cash_Flow_Operating, Net_Cash_Flow_Investing, Net_Cash_Flow_Financing)
VALUES
(2020, 'Unilever', 8363993000000, 690216000000, 7458509000000),
(2021, 'Unilever', 7902091000000, 681255000000, 7739754000000),
(2022, 'Unilever', 8061314000000, 526063000000, 7357788000000),
(2023, 'Unilever', 7118088000000, 829323000000, 5771276000000),
(2024, 'Unilever', 3959982000000, 1014874000000, 3294681000000),

(2020, 'Indofood', 13855497000000, 37636597000000, 27285509000000),
(2021, 'Indofood', 14692641000000, 6489675000000, 3852424000000),
(2022, 'Indofood', 13624195000000, 3899503000000, 14329188000000),
(2023, 'Indofood', 18460624000000, 10775851000000, 4889846000000),
(2024, 'Indofood', 17507956000000, 6994964000000, 680208000000),

(2020, 'Mayora', 3715832449186, 1111015237138, 1865848198703),
(2021, 'Mayora', 1041955003348, 947614701926, 870693620125),
(2022, 'Mayora', 1619570638186, 1546563424787, 49224058856),
(2023, 'Mayora', 5259181989696, 2359457241900, 1975978291736),
(2024, 'Mayora', 463359496912, 1628862779286, 2428387224779);

-- Check
SELECT *
FROM cash_flow;
```

```sql
--- Simple Analysis ---

-- Revenue and Net Profit Trend

SELECT
    Company,
    Year,
    Revenue,
    NetProfit
FROM income_statement
ORDER BY Company, Year;

--- Net Profit Margin, ROA, and ROE
SELECT
    a.Year,
    a.Company,
    a.NetProfit,
    a.Revenue,
    b.Total_Assets,
    b.Total_Equity,
    ROUND(1.0 * a.NetProfit / a.Revenue, 4) AS Net_Profit_Margin,
    ROUND(1.0 * a.NetProfit / b.Total_Assets, 4) AS ROA,
    ROUND(1.0 * a.NetProfit / b.Total_Equity, 4) AS ROE
FROM income_statement a
JOIN balance_sheet b ON a.Year = b.Year AND a.Company = b.Company
ORDER BY a.Company, a.Year;

-- Cash Flow Analysis

SELECT
    Year,
    Company,
    Net_Cash_Flow_Operating,
    Net_Cash_Flow_Investing,
    Net_Cash_Flow_Financing,
    Net_Cash_Flow_Operating + Net_Cash_Flow_Investing + Net_Cash_Flow_Financing AS Net_Total_Cash_Flow
FROM cash_flow
ORDER BY Year, Company;
```

```sql
--Revenue and Profit YoY Growth

WITH RevenueGrowth AS (
  SELECT
    Company,
    Year,
    Revenue,
    NetProfit,
    LAG(Revenue) OVER (PARTITION BY Company ORDER BY Year) AS Prev_Revenue,
    LAG(NetProfit) OVER (PARTITION BY Company ORDER BY Year) AS Prev_Profit
  FROM income_statement
)
SELECT
  Company,
  Year,
  Revenue,
  Prev_Revenue,
  ROUND(1.0 * (Revenue - Prev_Revenue) / NULLIF(Prev_Revenue, 0), 4) AS Revenue_Growth,
  NetProfit,
  Prev_Profit,
  ROUND(1.0 * (NetProfit - Prev_Profit) / NULLIF(Prev_Profit, 0), 4) AS Profit_Growth
FROM RevenueGrowth
WHERE Prev_Revenue IS NOT NULL;

-- Top & Bottom Year by ROA

WITH Ratios AS (
  SELECT
    a.Company,
    a.Year,
    ROUND(1.0 * a.NetProfit / a.Revenue, 4) AS NetProfitMargin,
    ROUND(1.0 * a.NetProfit / b.Total_Assets, 4) AS ROA,
    ROUND(1.0 * a.NetProfit / b.Total_Equity, 4) AS ROE,
    ROUND(1.0 * b.Total_Liabilities / b.Total_Equity, 2) AS DebtToEquity
  FROM income_statement a
  JOIN balance_sheet b ON a.Company = b.Company AND a.Year = b.Year
)
SELECT *,
  CASE
    WHEN NetProfitMargin >= 0.1 AND ROA >= 0.05 AND DebtToEquity < 1 THEN 'Healthy'
    ELSE 'Watchlist'
  END AS Status
FROM Ratios;
```

```sql
-- Company Financial Health

WITH RatioCalc AS (
    SELECT
        a.Company,
        a.Year,
        a.NetProfit,
        b.Total_Assets,
        ROUND(1.0 * a.NetProfit / b.Total_Assets, 4) AS ROA
    FROM income_statement a
    JOIN balance_sheet b ON a.Company = b.Company AND a.Year = b.Year
),
RankedROA AS (
    SELECT *,
        RANK() OVER (PARTITION BY Company ORDER BY ROA DESC) AS Rank_Highest,
        RANK() OVER (PARTITION BY Company ORDER BY ROA ASC) AS Rank_Lowest
    FROM RatioCalc
)
SELECT Company, Year, ROA,
        CASE WHEN Rank_Highest = 1 THEN 'Best Year'
             WHEN Rank_Lowest = 1 THEN 'Worst Year'
        END AS PerformanceFlag
FROM RankedROA
WHERE Rank_Highest = 1 OR Rank_Lowest = 1;
```