1. **CASH FLOW (sebelum memperoleh kredit)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **KETERANGAN** | **PEMASUKAN** | **PENGELUARAN** | **SALDO** |
| I | USAHA 1 |  |  |  |
|  | ${keterangan} | ${pemasukan} | ${pengeluaran} | ${total} |
|  | SURPLUS USAHA 1 |  |  | ${total} |
|  | JUMLAH PENDAPATAN DAN PENGELUARAN USAHA |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **KETERANGAN** | **PEMASUKAN** | **PENGELUARAN** | **SALDO** |
| ${test} | USAHA ${no} |  |  |  |
|  | ${keterangan} | ${pemasukan} | ${pengeluaran} |  |
|  | SURPLUS USAHA ${no} |  |  | ${total} |
| ${/test} |  |  |  |  |
|  | JUMLAH PENDAPATAN DAN PENGELUARAN USAHA |  |  |  |
|  | RUGI/LABA |  |  |  |
|  | Rugi/Laba setelah memperoleh kredit |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **KETERANGAN** | **PEMASUKAN** | **PENGELUARAN** | **SALDO** |
| I | USAHA 1 |  |  |  |
|  | Pendapatan usaha | 360,000,000 | 0 |  |
| 1 | Pembelian stok | 0 | 240,000,000 |  |
| 2 | Biaya susut | 0 | 25,000,000 |  |
|  |  | 0 | 0 |  |
|  | SURPLUS USAHA 1 |  |  | 95,000,000 |
| II | USAHA 2 |  |  |  |
|  | Pendapatan usaha travel | 56,000,000 | 0 |  |
| 1 | Biaya perawatan | 0 | 4,000,000 |  |
| 2 | Biaya ganti ban | 0 | 6,000,000 |  |
| 3 | Biaya lain lain | 0 | 2,000,000 |  |
|  | SURPLUS USAHA 2 |  |  | 44,000,000 |
|  | JUMLAH PENDAPATAN DAN PENGELUARAN USAHA |  |  |  |
| V | BIAYA LAIN LAIN |  |  |  |
|  | Biaya hidup | 0 | 2,500,000 |  |
|  | Biaya Pendidikan | 0 | 350,000 |  |
|  | Biaya listrik | 0 | 500,000 |  |
|  | Biaya lain | 0 | 1,000,000 |  |
|  | JUMLAH BIAYA LAIN LAIN |  |  | -4,350,000 |
|  | RUGI/LABA |  |  |  |
|  | Rugi/Laba setelah memperoleh kredit |  |  |  |

Data awal sebelum ada inputan

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No.** | **KETERANGAN** | **PEMASUKAN** | **PENGELUARAN** | **SALDO** |
|  | JUMLAH PENDAPATAN DAN PENGELUARAN USAHA | 0 | 0 | 0 |
| I | RUGI/LABA |  |  |  |
|  | Rugi/Laba setelah memperoleh kredit |  |  | 0 |