

## Financial Plan Analysis for Business Plan Processor and Application of Yonly Glass

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**Abstract:** At the beginning of the emergence of Covid has an impact on the economic slowdown in Indonesia, one of which is the industrial sector that is affected but along with the increase of this sector, the supporting business center of one of them is the sheet glass sector also wiggling. This makes Yonly Glass enliven this business, so the company calculates the project for the next five years. The study used inductive qualitative methods in which all sample data and supporting data and measurement results were used to obtain financial planning results. The results of this study show that the income statement increases every year. The balance sheet report shows a significant increase in assets and equity in the next five years. These results also explain that this business provides an idea that the glass processor and application business is still profitable in pandemics and crises, so this Financial Plan Strategy is appropriate and suitable for Yonly Glass.

**Keywords:** Financial plan, Balance sheet, Profit and loss, Capital

### I. INTRODUCTION

This slowdown will increase rivalry in the quest for market share in practically all industries at the start of covid's debut in 2020, which resulted in a slowdown in the development of the construction and building industry, notably supporting sectors such as sheet glass. Indonesia's building development chances are growing in 2021, representing the country's considerable economic growth plan, which needs the assistance of suitable glass processing and installation firms. However, in 2021, Fitch Ratings (2020) expects there will be a growth spurt, given that some projects are delayed this year. But it expects growth in 2021, assuming that Covid-19 has subsided. It will indirectly boost national economic growth, especially with the potential population of Indonesia in 2019, around 268 million people will affect the construction market (BPS, 2020). The increasing growth of the industry and the existence of new development projects will trigger the intense competition experienced by Yonly Glass. Based on BCI ASIA (2015), the value of building construction in 2016 was 153.08 trillion, decreased in 2017, which was 150.36 trillion, decreased again in 2018, which was 140.51 trillion. After experiencing a decrease three consecutive years from 2016-2018, the value of building construction increased by 4.9%, 147.77 trillion, and in 2020, again experienced an increase of 2.1%, which is 150.7 trillion. Then the projection in 2021 can increase by 6.7, % which is 160.8 trillion.

Based on this data, it is seen that this business has great potential, so it is exciting for glass to participate in this business. Yonly Glass is a company engaged in the glass industry with activities to process sheet glass according to the design of the contractor's play as and installation (applicator) of glass in its building projects. PT. Yonly Glass is present to provide convenience in serving the needs of glass in the massive demand for high-rise building construction, in this case, the structure of Apartments, Housing, Hospitals, and office buildings throughout Indonesia. In addition, it can also give consumers a choice in determining the needs and services and tariffs that are following their needs and affordable (Lilianira et al., 2020). Yonly glass is interested in entering this business because similar sheet glass companies have not yet implemented a merger strategy between processing and installing glass. So, costs will be cheaper than similar companies whose businesses are still separate between glass processing and installation services with the same low price and quality guarantee as other companies will not be a significant threat to the company. With this PT Yonly Glass can have a superior and competitive price. We use cost leadership strategies to address competition

To increase efforts, proper financial analysis and plan are needed and following the company's needs. Careful planning will make the company survive for an extended period and in intense competition. In this study, Yonly Glass made financial planning that is used as a measuring tool in determining the feasibility of this investment and the feasibility of this business going forward. The planning that will be used is profit and loss, balance sheet, and

capital needs of the company. Researchers tried to create a study entitled "**Financial Plan Analysis for Business Plan Yonly Glass Processors and Applications**" with this financial analysis plan. This research aims to provide an overview of the financial project carried out by Yonly Glass with measurements that have been determined in its financial report. In addition, the next goal is to provide an economic analysis of the company that is reviewed according to investment expenditures made by the company (Riskiya et al., 2020).

## II. LITERATURE REVIEW

### Financial Statements

According to Kasmir (2016), the financial statement is a report that shows the company's financial condition this time or in a certain period. The purpose of financial statements that show the company's current financial condition is the current condition. The company's current condition is the company's financial state on a specific date (for balance sheet) and a certain period (for income statement). Financial statements describe the company's economic posts obtained in a period. According to Munawir (2010), generally, the financial statements generally lance sheets and profit-an, profit-and-loss and statements of changes in equity. The balance sheet represents the number of assets, liabilities, and equity of a company on a given date. At the same time, the profit-loss calculation shows the results that have been achieved by the company and the expenses incurred during a specific period. And the statement of changes in equity shows the source and use or reasons that cause changes in the company's equity.

Financial statements include part of the financial statement process. Complete financial statements usually include balance sheets, income statements, statements of changes in equity, statements of changes in financial position (which can be presented in various ways, for example, as cash flow statements/ statements of funds flow), notes, and other comments and explanatory materials that are an integral part of the financial statements (PSAK 1, 2019). Meanwhile, according to Harahap (2013), financial statements describe a company's financial condition and business results at a particular time or a certain period of time. The types of financial statements commonly known are balance sheets, income statements or business results, statements of changes in equity, cash flow statements, statements of financial position (PSAK 1, 2019).

According to the Indonesian Accountants Association in PSAK 1 (2019), "Users of financial statements include current investors and potential investors. Employees, lenders, suppliers, and other business creditors, customers, governments and institutions, and the public. They use financial statements to meet several different information needs. Some of these needs include Investors. Risk investors and their advisors are concerned with the inherent risks and the development outcomes of the investments they make. They need in the formation to help determine whether to buy, hold, or sell the asset. Shareholders are also interested in information that allows them to assess a company's ability to pay dividends. **Employees.** Employees and the groups representing them are interested in information regarding the stability and profitability of the company. They are also interested in information that allows them to assess a company's services, retirement benefits, and employment opportunities.

**Lenders.** Lenders are interested in financial information that allows them to know if the loan and its interest can be paid at maturity. **Suppliers and other business creditors.** Suppliers and other business creditors are interested in information that allows them to know if the amount owed will be paid at maturity. Business creditors are concerned with information about the company's survival, especially if they are bound by a long-term agreement with or dependent on the company. **Customers.** Customers are concerned with information about the company's survival, especially if they are bound by a long-term contract with, or depending on, the company. **Government.** The government and various institutions under its control are concerned with allocating resources and, therefore, are involved with the company's activities. They also need the information to regulate the corporate activity, establish tax policies, and as a basis for compiling national income statistics and other statistics. **People.** Companies affect members of society in a variety of ways. For example, companies can make meaningful contributions to the national economy, including the number of people employed and protection to domestic investors. Financial statements can help the public by providing information on trends (trends) and the latest developments in the prosperity of the company and its series of activities (PSAK 1, 2019).

### Income Statement

According to Cashmere (2013), an income statement is a report that shows the amount of income or income earned and costs incurred, and profit and loss in a given period. According to Van Horne and Wachowicz (2021), an income statement summarizes a company's income and expenses over a given period ending in profit or loss in that period. According to Munawir (2010), an income statement is a periodic report on a company's income, expenses, profit, and loss during a specific period. However, there is no uniformity about the arrangement of profit-and-loss statements for each company. The principles generally applied are as follows: The first part shows the income

earned from the company's principal business (selling merchandise or providing services) followed by the prevalent price of the goods sold so that gross profit is obtained. The second part shows operational expenses consisting of sales expenses and general expenses (operating costs). The third part shows the results obtained outside the company's principal operations, followed by costs outside the company's main business (non-operating / financial unexpended costs). The fourth part shows incidental profit or loss (extraordinary to earn net income before income tax finally income tax.

The income statement has two elements, namely income and expenses, which are described as follows: first, the component of income (Income), which is interpreted as an increase in economic benefits in the form of income or an increase in assets or a decrease in liabilities (which causes an increase in equity other than that derived from the Furthermore, the potential to generate profits can be subclassified as Incomes, namely income arising in the implementation of ordinary activities and known as different designations, such as sales of trade goods, service income (fees), interest income, dividend income, royalty, and rent (Cashmere, 2016). Furthermore, Profit( gains) is another post that meets the definition of income. It may arise implementing routine corporate activities such as posts appearing in the transfer of current assets, revaluation of securities, and an increase in the number of long-term investments. The second element is the expense, which is defined as a decrease in economic benefits in the form of outflows, decreased assets or liabilities (which cause an economic decrease that does not concern the division to the owner) of the company over a period, which includes expenses arising in the implementation of ordinary corporate activities (which usually take the form of outflows or reduced assets such as cash supply, fixed assets), which include for example the p Next is the Loss, which reflects other posts that meet the defines of expenses arising or do not arise from rare company activities, such as losses due to fire disasters, floods or the release of non-current assets.

The difference between total income (revenue) and expense (expense) is called net income (profit). In the income statement, gains and losses are usually presented separately, providing better information in economic decision-making. On the income statement, often income and expenses are shown following the company's activities. Based on the nature of this activity, It is possible to add income and costs into income and business expenses from activities that are ordinary and routine and become income and are the main business/activity; income and expenses outside the business (from regular activities but not the main activities/activities of the company). The income statements can be presented using two forms, namely single-step form and multiple-step form.

### **Balance Sheet Report**

According to Jumangan (2009: 13), a balance sheet is a form of additional company capital in the form of wealth or services owned by the company concerned. The wealth must be clearly stated, measured in units of money. According to Kasmir (2013), a balance sheet is a report that shows the financial position on a specific date. According to Harahap (2009:), the balance sheet or balance sheet list is also called the company's financial position statement. The report describes the position of assets, liabilities equity at any given moment. A balance sheet is a report that presents the economic sources of a company or its assets or liabilities or debts and the rights of the company's owners embedded in that company or the owner's equity at any given moment. The balance sheet must be arranged systematically to provide an overview of the financial position of the company. Therefore, in IFRS, the balance sheet can also be called Statements of Financial Position. Because the balance sheet is a portrait or picture of the situation at a particular moment, the balance sheet is a status report, not a flow report. According to James C. van Horne in Cashmere (2013), a balance sheet summarizes a company's financial position on a given date that shows total assets with total liabilities plus absolute owner's equity. To describe the company's financial situation at a given time, the balance sheet has three elements of financial statements, namely assets, liabilities, and equity. Each of these elements can be subclassified as follows.

### **Assets**

Assets controlled by the company contain information about current assets, namely assets whose economic benefits are expected to be obtained within one year or less (or normal operating cycle), such as cash, securities, supplies, and receivables, and cost. A long-term investment is an investment that is usually done to earn a steady income or control another company and a period of more than one year, for example, stock investment, bond investment. Fixed assets, i.e., assets that have a physical substance, are used in the company's normal operations (not intended for sale) and provide economic benefits for more than one year. Included in this sub-classification of assets include land, buildings, vehicles, and machinery and equipment. Intangible assets have no physical substance and are usually in the form of rights or privileges that provide economic benefits to the company for e year. Included in this asset sub-classification such as patent, goodwill, royalty, copyright (copyright), tradename / trademark (trademark / trademark), franchise and license (license). Miscellaneous assets, namely assets in any of the four sub-classifications, such as deferred expenses, receivables to directors, deposits, employee loans.

**Obligation**

The debt of a company today can be subdivided into three categories: first, current liabilities, which are obligations that are expected to result in outflows from the company's resources (which have economic benefits) within a one-year normal operating cycle—trade debt, money order debt, salary and wage debt, tax debt, and other unpaid expense or expense debt are all included in this category of obligations. The second type of liability is a long-term obligation, which is an obligation whose completion is expected to result in outflows from the company's resources (with economic benefits) in more than one year—bond debt, mortgage debt, and bank debit or investment credit are examples of long-term obligations. Third is miscellaneous obligations, which cannot be categorized into one of the sub-classifications of such duties, such as debts to the Board of Directors and debts to shareholders.

**Equity**

Equity is the share of the owner's rights in the company, which is the difference between existing assets and liabilities. This equity element may be further divided into two subcategories, the first of which is equity produced from the owners' deposits, such as stock capital. Equities are earnings that are not given to the owner as dividends and are obtained from operational outcomes (withheld). Each of these items is represented in the balance sheet by following specific rules. Assets are portrayed in terms of liquidity, obligations are stated in maturity, and equity is presented in terms of eternity.

**III. METHOD**

This study uses qualitative research methods where the data obtained by the author through observation, analysis of documents and, records or analysis of reports are used as a basis in the calculation of his study (Susanti et al., 2020). In addition, the author in performing research utilizing financial report planning, which comprises income statement and balance sheets from Yonly Glass for the future five years. This is used to display the term advancing reward forecasts for the financial report's performance. Gross profit, pre-tax profit, and Net Profit loss are all shown on the income statement. As for the Balance Sheet, assets show the presence of current and fixed assets, while Passive indicates the presence of current and long-term liabilities and equity, with the outcome balancing investment passively.

**IV. RESULT AND DISCUSSION**

**Financial Statement Planning**

Financial planning analysis conducted by Yonly Glass is processed from data that has been received by the finance section of related sections such as marketing, Operations, Human Resources, and from other parts. The data is then compiled through the accounting section and then posted in the journal to produce the income and

balance sheet statements. This becomes important considering that before making an investment decision, an analysis is needed to determine the feasibility level of the planned investment from the financial aspect. A helpful tool to investigate eligibility to ensure the achievement of expected returns in the future (Marsiwi et al., 2019).

**Projected Income Loss Statement**

The profit and loss projections components include projected sales, costs, and net income or loss in a given period. The projected net income after-tax report calculated for five consecutive years shows an improvement in profit from the first to the fifth year, indicating an increase in revenue from only glass that increases and costs. Experian growth ease was also used, which affects profit loss before tax and net profit loss. This is seen in the profit loss table below.

Table 1. Profit /Loss Year 1- 5

Years	Revenue	Gross Profit	Cost	P/L before tax	Net P/L
1	43,875,000,000	34,076,250,000	14,381,592,514	19,694,657,486	18,835,007,486
2	51,942,515,625	41,163,890,625	16,898,059,155	24,265,831,470	19,412,665,176
3	58,530,362,000	46,673,874,500	19,514,685,387	27,159,189,113	21,727,351,291
4	67,602,554,800	54,560,418,550	22,221,292,901	32,339,125,649	25,871,300,519
5	78,082,032,042	63,735,486,192	24,142,959,170	39,592,527,022	31,674,021,618

Based on the results of this planning, there are positive figures from this income statement so that the company can distribute profits (dividends) to shareholders of 40% of profit after tax.

**Balance Sheet Projections**

Asset projections in the Yonly Glass Balance Sheet Report show an increase in current assets from year 1 to 5. Similarly, total assets also experienced a significant increase from tofu 1 to year five. The recap of Yonly Glass's balance sheet planning over the next five years can be seen in Table 2 below.

**Table 2 Projected Assets on the Balance Sheet of PT. Yonly Glass**

Years	Current Assets	Fixed Assets	Total Assets	Remark
1	22,694,981,511	50,373,504,100	73,068,485,611	
2	45,815,060,181	49,040,169,400	94,855,229,581	
3	59,144,039,684	47,706,834,700	106,850,874,384	
4	76,901,188,877	46,373,500,000	123,274,688,877	
5	98,624,657,123	45,105,125,000	143,729,782,123	

Passiva's planning on Yonly Glass's balance sheet showed an increase in current liabilities from year 1 to 5. In addition, equity showed an increase from year 1 to year 5. While total liabilities and equity also experienced a significant increase following total assets. This can be seen in Table 3 below.

**Table 3 Projected Passiva on the Balance Sheet of PT. Yonly Glass**

Years	Current Liabilities	Long-term liabilities	Equity	Total Liabilities and equity	Remark
1	859,650,00	3,373,828,125	68,835,007,486	73,063,485,611	
2	4,853,166,294	1,754,309,625	88,247,672,662	94,855,229,581	
3	5,431,837,823	134,953,125	101,284,083,436	106,850,874,384	
4	6,467,825,130	134,953,125	116,806,863,748	123,274,688,877	
5	7,918,505,404	-	135,811,276,718	143,729,782,123	

## V. CONCLUSION

The financial statement planning discussion results made by Yonly Glass showed that although in pandemic conditions, the projected next five years, there was an increase in profits in the future. Significant. This is supported by the high demand for sheet glass for the large three industries, y hospitality, apartments, and housing. In addition, the planning of assets in the balance sheet shows an increase in current fixed assets, for current abilities have increased but long-term liabilities. We are experiencing a decline. Overall, the balance sheet shows increased and passive assets that have increased as well. Furthermore, further researchers need to dd meters and calculation ratios to impress investors in providing investment support for Yonly Glass.

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**Appendix 1 Profit -Loss**

<b>LAPORAN LABA RUGI</b>					
<b>PERIODE : 1 JANUARI 2021-31 DESEMBER 2025</b>					
<b>KETERANGAN</b>	<b>TAHUN 1</b>	<b>TAHUN 2</b>	<b>TAHUN 3</b>	<b>TAHUN 4</b>	<b>TAHUN 5</b>
<b>PENDAPATAN</b>					
Pendapatan Prosesing Kaca Tempered (8-12mm)	12.875.000.000	15.242.390.625	17.175.587.000	<b>19.837.789.675</b>	22.912.965.558
Pendapatan Prosesing Kaca Laminated (8-12mm)	23.000.000.000	27.229.125.000	30.682.575.000	<b>35.438.374.125</b>	40.931.890.398
Pendapatan Pemasangan Kaca Tempered (8-12mm)	4.000.000.000	4.735.500.000	5.336.100.000	<b>6.163.195.500</b>	7.118.588.043
Pendapatan Pemasangan Kaca Laminated (8-12mm)	4.000.000.000	4.735.500.000	5.336.100.000	<b>6.163.195.500</b>	7.118.588.043
Pendapatan Lain-Lain	-	-	-	-	-
<b>JUMLAH PENDAPATAN USAHA</b>	<b>43.875.000.000</b>	<b>51.942.515.625</b>	<b>58.530.362.000</b>	<b>67.602.554.800</b>	<b>78.082.032.042</b>
Bahan Baku Kaca	(6.030.000.000)	- <b>6.633.000.000</b>	- <b>7.296.300.000</b>	- <b>8.025.930.000</b>	- <b>8.828.643.600</b>
Bahan Baku Aluminium	(3.768.750.000)	- <b>4.145.625.000</b>	- <b>4.560.187.500</b>	- <b>5.016.206.250</b>	- <b>5.517.902.250</b>
<b>LABA KOTOR</b>	<b>- 9.798.750.000</b>	<b>- 10.778.625.000</b>	<b>- 11.856.487.500</b>	<b>- 13.042.136.250</b>	<b>- 14.346.545.850</b>
<b>JUMLAH LABA KOTOR</b>	<b>34.076.250.000</b>	<b>41.163.890.625</b>	<b>46.673.874.500</b>	<b>54.560.418.550</b>	<b>63.735.486.192</b>
<b>BEBAN USAHA</b>					
Beban Gaji	8.183.061.474	9.495.515.080	10.217.464.127	<b>10.842.493.193</b>	11.549.632.497
Beban Listrik	1.219.701.325	1.418.560.000	1.560.416.000	<b>1.716.457.600</b>	1.888.103.360
Beban Pemeliharaan	102.000.000	2.750.000	2.420.000	<b>1.996.500</b>	2.928.200
Beban Telepon, Internet & Air	253.200.000	287.804.000	316.584.400	<b>348.242.840</b>	383.067.124
Beban Kantor	968.420.500	463.212.500	517.408.435	535.454.122	555.273.370
Beban Pajak	-	-	-	-	-
Beban Penyusutan Aktiva	1.333.334.700	1.333.334.700	1.333.334.700	1.333.334.700	1.268.375.000
Beban Sewa	288.000.000	316.800.000	348.480.000	383.328.000	421.660.800
Beban Rekrutmen, Pelatihan & Pengembangan	330.000.000	210.000.000	252.600.000	277.830.000	291.721.500
Beban Promosi	1.231.750.000	2.665.512.500	4.095.787.500	5.724.067.821	6.611.388.645
Beban Asuransi	215.250.000	258.300.000	258.300.000	258.300.000	258.300.000
Beban Kegagalan Pemasangan	128.750.000	277.134.375	425.840.625	595.133.565	687.388.658
Beban Ekspedisi	24.000.000	32.736.000	36.009.600	39.610.560	43.571.616
Beban Operasional Lainnya	104.124.516	136.400.000	150.040.000	165.044.000	181.548.400
<b>JUMLAH BEBAN USAHA</b>	<b>14.381.592.514</b>	<b>16.898.059.155</b>	<b>19.514.685.387</b>	<b>22.221.292.901</b>	<b>24.142.959.170</b>
<b>LABA (RUGI) SEBELUM PAJAK - EBT</b>	<b>19.694.657.486</b>	<b>24.265.831.470</b>	<b>27.159.189.113</b>	<b>32.339.125.649</b>	<b>39.592.527.022</b>
<b>PAJAK PENGHASILAN</b>	<b>859.650.000</b>	<b>4.853.166.294</b>	<b>5.431.837.823</b>	<b>6.467.825.130</b>	<b>7.918.505.404</b>
<b>LABA (RUGI) BERSIH SETELAH PAJAK</b>	<b>18.835.007.486</b>	<b>19.412.665.176</b>	<b>21.727.351.291</b>	<b>25.871.300.519</b>	<b>31.674.021.618</b>
<b>DEVIDEN</b>	-	-	<b>8.690.940.516</b>	<b>10.348.520.208</b>	<b>12.669.608.647</b>
<b>LABA DITAHAN</b>	<b>18.835.007.486</b>	<b>19.412.665.176</b>	<b>13.036.410.774</b>	<b>15.522.780.311</b>	<b>19.004.412.971</b>

Source: Writing team, 2021

Table 2. Profit /Loss Year 1- 5

<b>Years</b>	<b>Revenue</b>	<b>Gross Profit</b>	<b>Cost</b>	<b>P/L before tax</b>	<b>Net P/L</b>
1	43,875,000,000	34,076,250,000	14,381,592,514	19,694,657,486	18,835,007,486
2	51,942,515,625	41,163,890,625	16,898,059,155	24,265,831,470	19,412,665,176
3	58,530,362,000	46,673,874,500	19,514,685,387	27,159,189,113	21,727,351,291
4	67,602,554,800	54,560,418,550	22,221,292,901	32,339,125,649	25,871,300,519
5	78,082,032,042	63,735,486,192	24,142,959,170	39,592,527,022	31,674,021,618

**Appendix 2 Balance Sheet**

Projected Balance Sheet of PT. Yonly Glass

<b>PT Yonly Glass</b>					
<b>NERACA</b>					
<b>PERIODE : 1 JANUARI 2021 - 31 DESEMBER 2025</b>					
<b>KETERANGAN</b>	<b>TAHUN 1</b>	<b>TAHUN 2</b>	<b>TAHUN 3</b>	<b>TAHUN 4</b>	<b>TAHUN 5</b>
<b>ASET</b>					
<b>Aset Lancar</b>					
Kas dan Bank	22.694.981.511	45.815.060.181	48.471.839.684	64.574.797.877	84.387.481.037
Piutang	-	-	10.672.200.000	12.326.391.000	14.237.176.086
Sewa dan seting gedung	-	-	-	-	-
<b>Jumlah Aset Lancar</b>	<b>22.694.981.511</b>	<b>45.815.060.181</b>	<b>59.144.039.684</b>	<b>76.901.188.877</b>	<b>98.624.657.123</b>
<b>Aset Tetap</b>					
Tanah	35.000.000.000	35.000.000.000	35.000.000.000	35.000.000.000	35.000.000.000
HP Bangunan	10.500.000.000	10.500.000.000	10.500.000.000	10.500.000.000	10.500.000.000
Akm. Peny. Bangunan	(525.000.000)	(1.050.000.000)	(1.575.000.000)	(2.100.000.000)	(2.625.000.000)
HP Peralatan Kantor	6.206.838.800	6.206.838.800	6.206.838.800	6.206.838.800	6.206.838.800
Akm. Peny. Peralatan Kantor	(808.334.700)	(1.616.669.400)	(2.425.004.100)	(3.233.338.800)	(3.976.713.800)
HP Kendaraan	-	-	-	-	-
Akum. Peny. Kendaraan	-	-	-	-	-
<b>Jumlah Aset Teta</b>	<b>50.373.504.100</b>	<b>49.040.169.400</b>	<b>47.706.834.700</b>	<b>46.373.500.000</b>	<b>45.105.125.000</b>
<b>JUMLAH ASET</b>	<b>73.068.485.611</b>	<b>94.855.229.581</b>	<b>106.850.874.384</b>	<b>123.274.688.877</b>	<b>143.729.782.123</b>
<b>KEWAJIBAN dan EKUITAS</b>					
<b>Kewajiban Lancar</b>					
Hutang Gaji Karyawan	-	-	-	-	-
Pendapatan Diterima Dimuka	-	-	-	-	-
<b>Hutang</b>	-	-	-	-	-
Hutang Pajak	859.650.000	4.853.166.294	5.431.837.823	6.467.825.130	7.918.505.404
<b>Jumlah KEWAJIBAN LANCAR</b>	<b>859.650.000</b>	<b>4.853.166.294</b>	<b>5.431.837.823</b>	<b>6.467.825.130</b>	<b>7.918.505.404</b>
<b>Kewajiban Jangka Panjang</b>					
Hutang Leasing	3.373.828.125	1.754.390.625	134.953.125	-	-
<b>Jumlah KEWAJIBAN JK PANJANG</b>	<b>3.373.828.125</b>	<b>1.754.390.625</b>	<b>134.953.125</b>	<b>(134.953.125)</b>	<b>-</b>
<b>EKUITAS</b>					
Modal	50.000.000.000	50.000.000.000	50.000.000.000	50.000.000.000	50.000.000.000
Laba Ditahan	18.835.007.486	38.247.672.662	51.284.083.436	66.806.863.748	85.811.276.718
<b>Jumlah EKUITAS</b>	<b>68.835.007.486</b>	<b>88.247.672.662</b>	<b>101.284.083.436</b>	<b>116.806.863.748</b>	<b>135.811.276.718</b>
<b>JUMLAH KEWAJIBAN DAN EKUITAS</b>	<b>73.068.485.611</b>	<b>94.855.229.581</b>	<b>106.850.874.384</b>	<b>123.274.688.877</b>	<b>143.729.782.123</b>

**Appendix 3**

**Projected Cash Flow Statement**

Pt Yonly Glass's cash flow statement is seen in table 8.4.3, where the final balance is always surplus and increases every year until the 5th year. This indicates the cash flow of PT Yonly Glass excellent and always makes improvements to the financial structure every year.

PT Yonly Glass						
LAPORAN ARUS KAS						
PERIODE 1 JANUARI 2021- 31 DESEMBER 2021						
Uraian	TAHUN 1	TAHUN 2	TAHUN 2	TAHUN 4	TAHUN 5	
<b>SALDO AWAL</b>						
Kas dan Bank	-	22.694.981.511	45.815.060.181	48.471.839.684	64.574.797.877	
	-					
<b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>						
Modal Pendiri	30.000.000.000					
Investor	20.000.000.000					
<b>KAS DITERIMA DARI AKTIVITAS INVESTASI</b>	<b>50.000.000.000</b>	-	-	-	-	
<b>ARUS KAS DARI AKTIVITAS OPERASI</b>						
Pendapatan Prosesing Kaca Tempered (8-12mm)	12.875.000.000	15.242.390.625	17.175.587.000	19.837.789.675	22.912.965.558	
Pendapatan Prosesing Kaca Laminated (8-12mm)	23.000.000.000	27.229.125.000	30.682.575.000	35.438.374.125	40.931.890.398	
Pendapatan Pemasangan Kaca Tempered (8-12mm)						
Pendapatan Pemasangan Kaca Laminated (8-12mm)						
Pendapatan Piutang	8.000.000.000	9.471.000.000		10.672.200.000	12.326.391.000	
<b>KAS DITERIMA DARI AKTIVITAS OPERASIONAL</b>	<b>43.875.000.000</b>	<b>51.942.515.625</b>	<b>47.858.162.000</b>	<b>65.948.363.800</b>	<b>76.171.246.956</b>	
<b>JUMLAH KAS AWAL PERIODE DAN KAS BERJALAN</b>	<b>93.875.000.000</b>	<b>74.637.497.136</b>	<b>93.673.222.181</b>	<b>114.420.203.484</b>	<b>140.746.044.833</b>	
<b>PENGELUARAN</b>						
Pembelian Tanah	35.000.000.000					
Pembelian Bangunan	10.500.000.000					
Hp Peralatan kantor & pabrik	2.055.138.800					
Angsuran Leasing	1.484.484.375	1.619.437.500	1.619.437.500	134.953.125		
Biaya Bahan Baku Kaca	6.030.000.000	6.633.000.000	7.296.300.000	8.025.930.000	8.828.643.600	
Biaya Bahan Baku Aluminium 4'	3.768.750.000	4.145.625.000	4.560.187.500	5.016.206.250	5.517.902.250	
Beban Gaji	8.183.061.474	9.495.515.080	10.217.464.127	10.842.493.193	11.549.632.497	
Beban Listrik	1.219.701.325	1.418.560.000	1.560.416.000	1.716.457.600	1.888.103.360	
Beban Pemeliharaan	102.000.000	2.750.000	2.420.000	1.996.500	2.928.200	
Beban Telepon, Internet & Air	253.200.000	287.804.000	316.584.400	348.242.840	383.067.124	
Beban Kantor	261.808.000	463.212.500	517.408.435	535.454.122	555.273.370	
Beban Pajak						
Beban Sewa	288.000.000	316.800.000	348.480.000	383.328.000	421.660.800	
Beban Rekrutmen, Pelatihan & Pengembangan	330.000.000	210.000.000	252.600.000	277.830.000	291.721.500	
Beban Promosi	1.231.750.000	2.665.512.500	4.095.787.500	5.724.067.821	6.611.388.645	
Beban Asuransi	215.250.000	258.300.000	258.300.000	258.300.000	258.300.000	
Beban Kegagalan Pemasangan	128.750.000	277.134.375	425.840.625	595.133.565	687.388.658	
Beban Ekspedisi	24.000.000	32.736.000	36.009.600	39.610.560	43.571.616	
Beban Operasional Lainnya	104.124.516	136.400.000	150.040.000	165.044.000	181.548.400	
Pajak Penghasilan		859.650.000	4.853.166.294	5.431.837.823	6.467.825.130	
Deviden			8.690.940.516	10.348.520.208	12.669.608.647	
<b>JUMLAH PENGELUARAN KAS</b>	<b>71.180.018.490</b>	<b>28.822.436.955</b>	<b>45.201.382.497</b>	<b>49.845.405.606</b>	<b>56.358.563.797</b>	
<b>SALDO KAS</b>	<b>22.694.981.510</b>	<b>45.815.060.181</b>	<b>48.471.839.683</b>	<b>64.574.797.877</b>	<b>84.387.481.037</b>	