

PERENCANAAN KEUANGAN

Perencanaan Keuangan

Tujuan Sesi

- Memahami Anggaran
- Menyiapkan/menyusun Anggaran
- Menggunakan Anggaran

Perencanaan Keuangan

Pokok Bahasan

1. Anggaran dan keunggulannya
2. Langkah-langkah dalam penyusunan anggaran
3. Proses dalam menyusun Anggaran Induk (Master Budget)
4. Pemanfaatan Anggaran

BUDGET (ANGGARAN)

MERUPAKAN SUATU RENCANA TENTANG SELURUH KEGIATAN PERUSAHAAN YANG DISUSUN SECARA SISTEMATIS, DINYATAKAN DALAM UNIT (SATUAN) MONETER DAN BERLAKU UNTUK JANGKA WAKTU TERTENTU DI MASA YAD.

BUDGETING (PENGANGGARAN)

MERUPAKAN SUATU KEGIATAN/PROSES UNTUK MENGHASILKAN ANGGARAN

Keunggulan Anggaran

Goal orientation

monitoring
financial activities

Coordination and teamwork

Control

Exchanging information

Mobilizing resources

managing the use of money

Keunggulan Anggaran

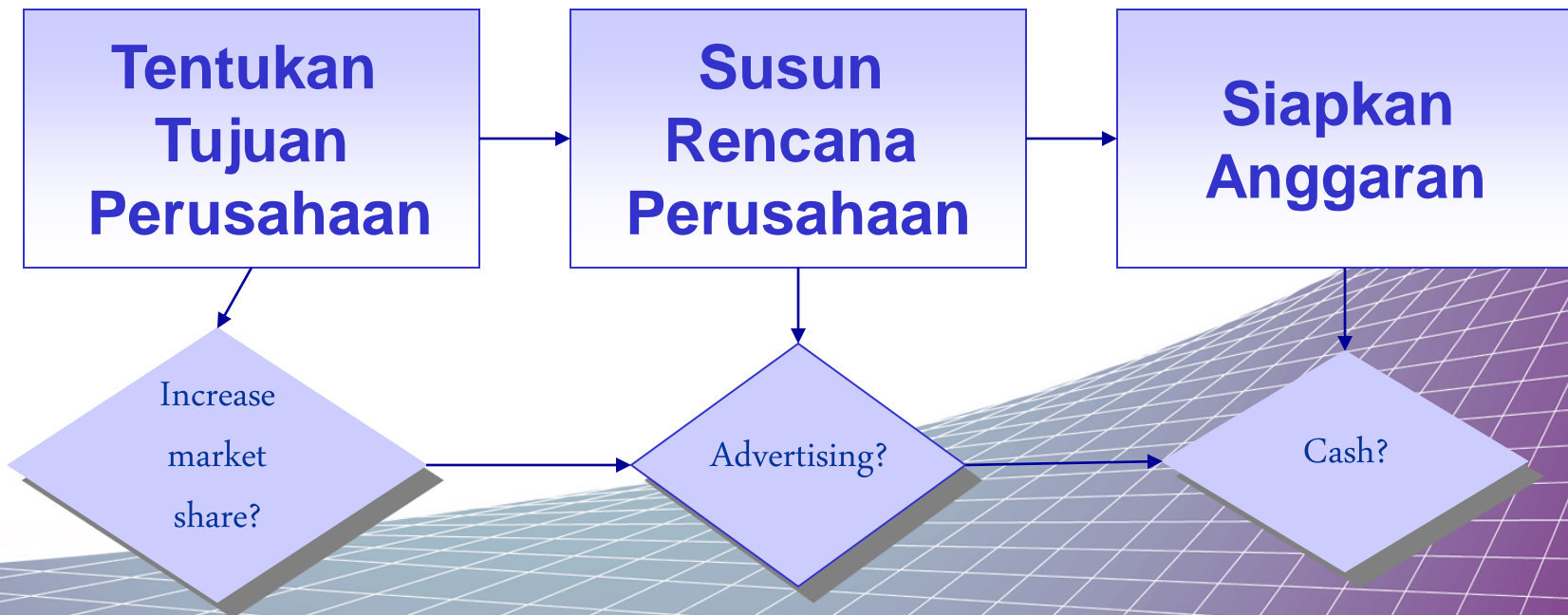
LANGSUNG

1. Mengendalikan arus kas;
2. Monitoring aktivitas keuangan;
3. Mengendalikan pelaksanaan dari Rencana (Keuangan).

INDIRECT

1. Koordinasi & teamwork;
2. Pertukaran Informasi;
3. Berorientasi kepada Tujuan ;
4. Memobilisasi Sumberdaya.

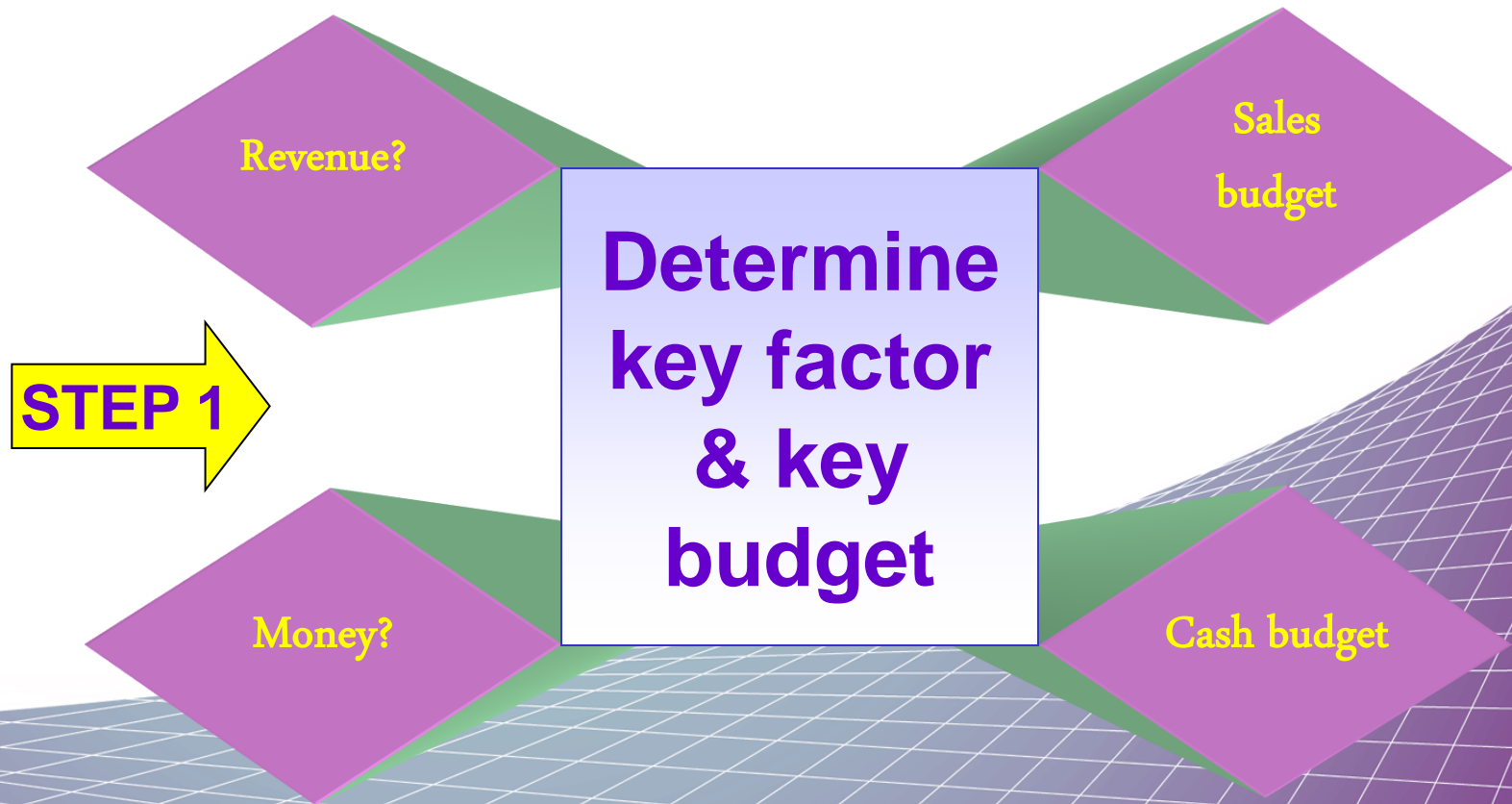
Menyusun Anggaran



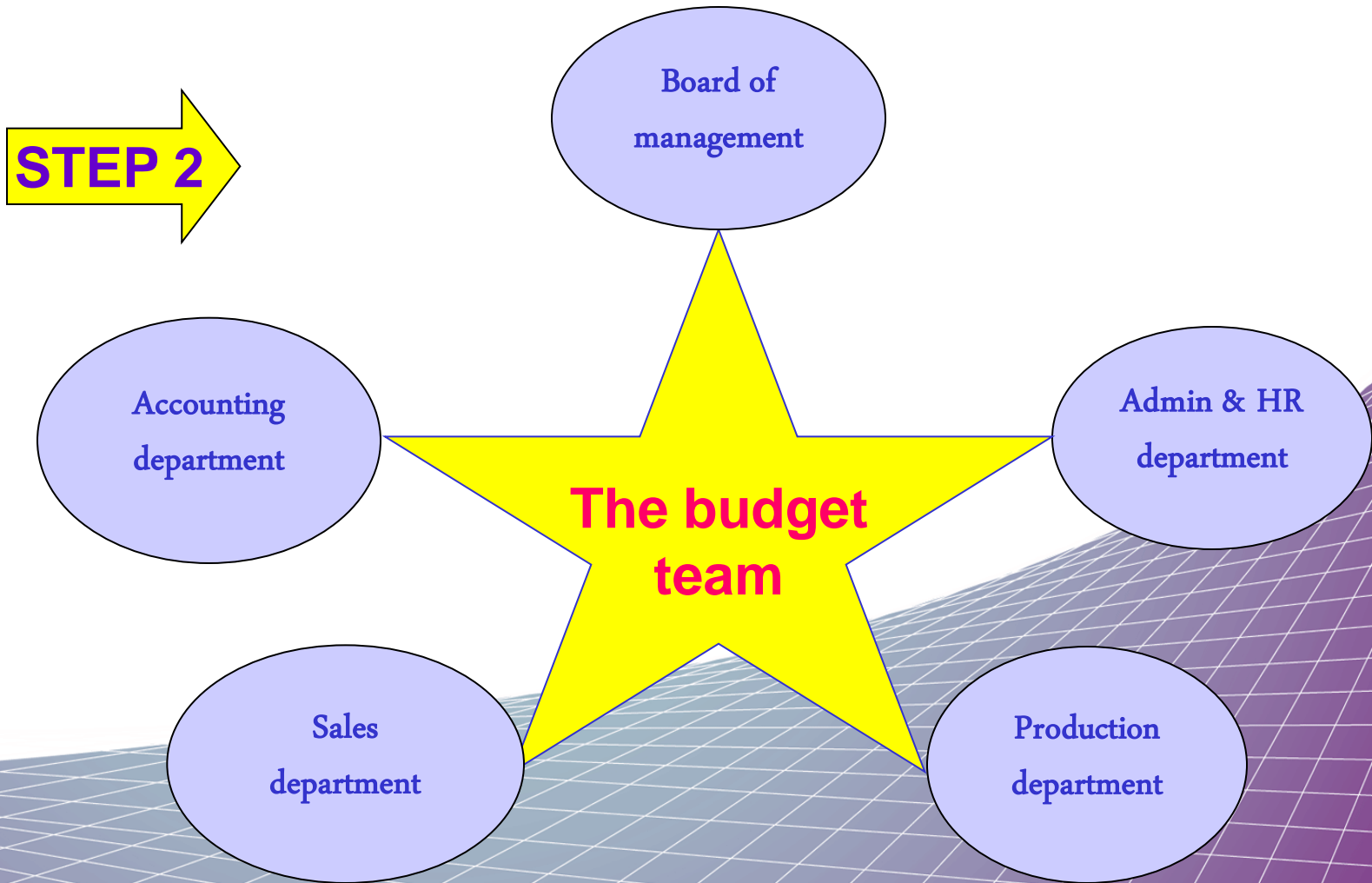
Process in Allocating Budgets



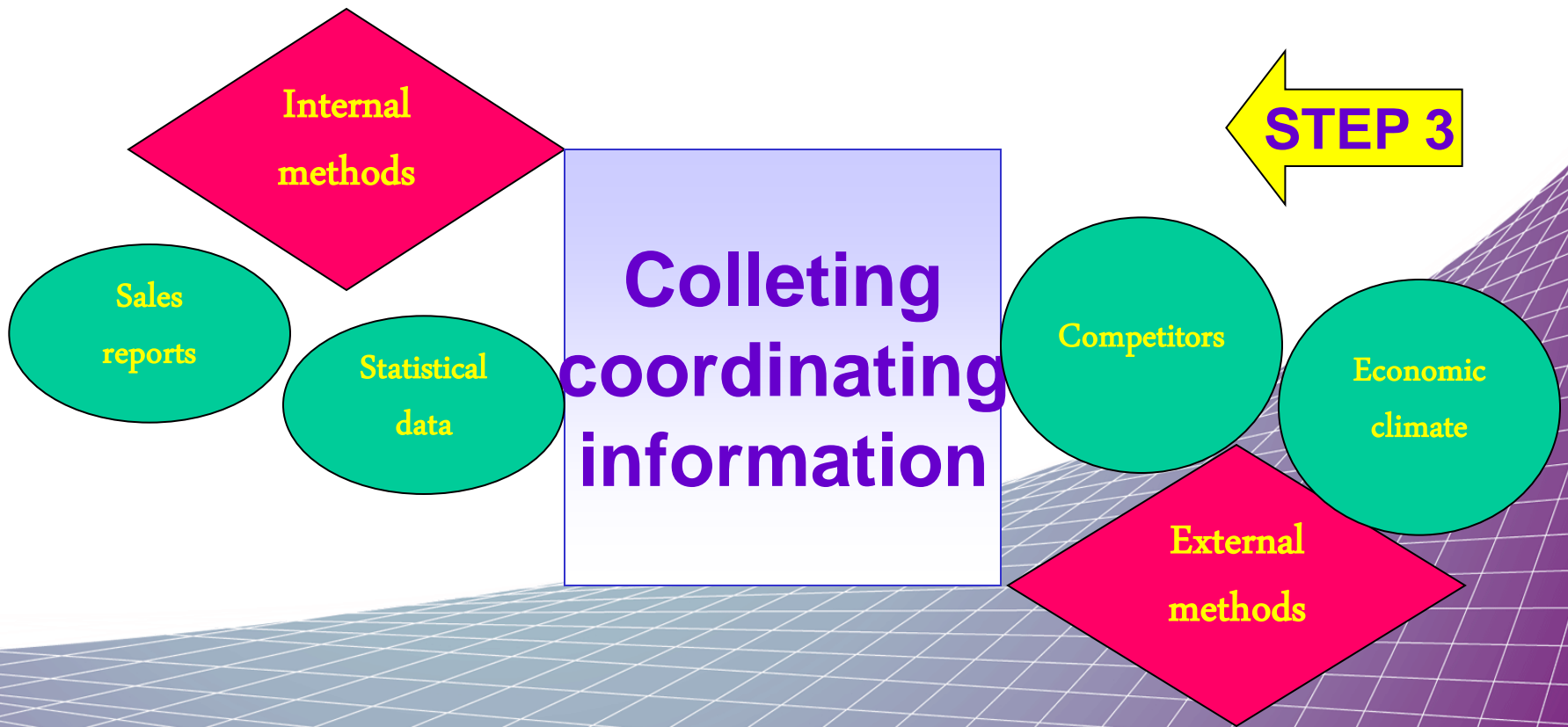
Key Factors & Key Budgets



The Budget Team

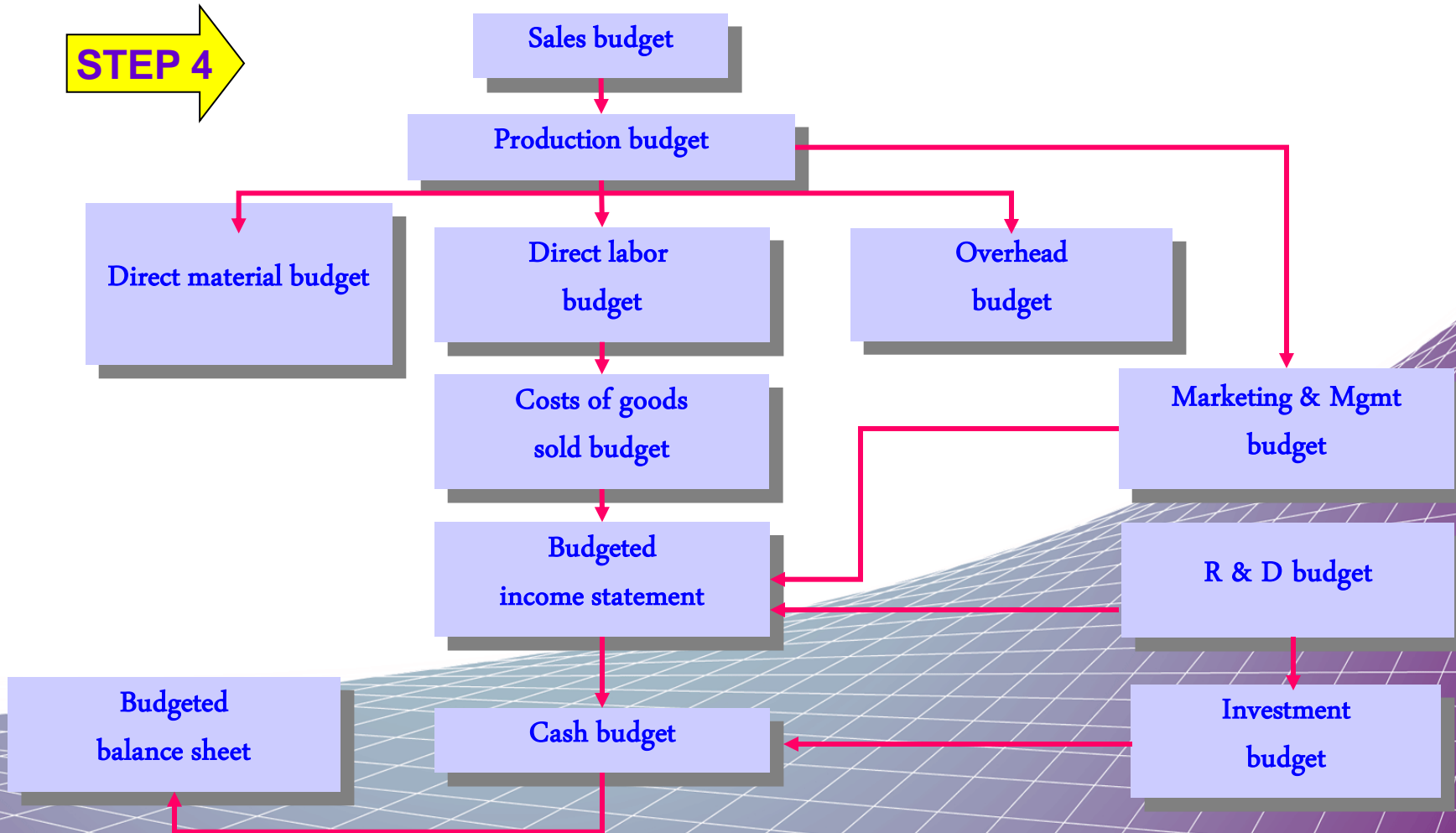


Collecting & Coordinating Information

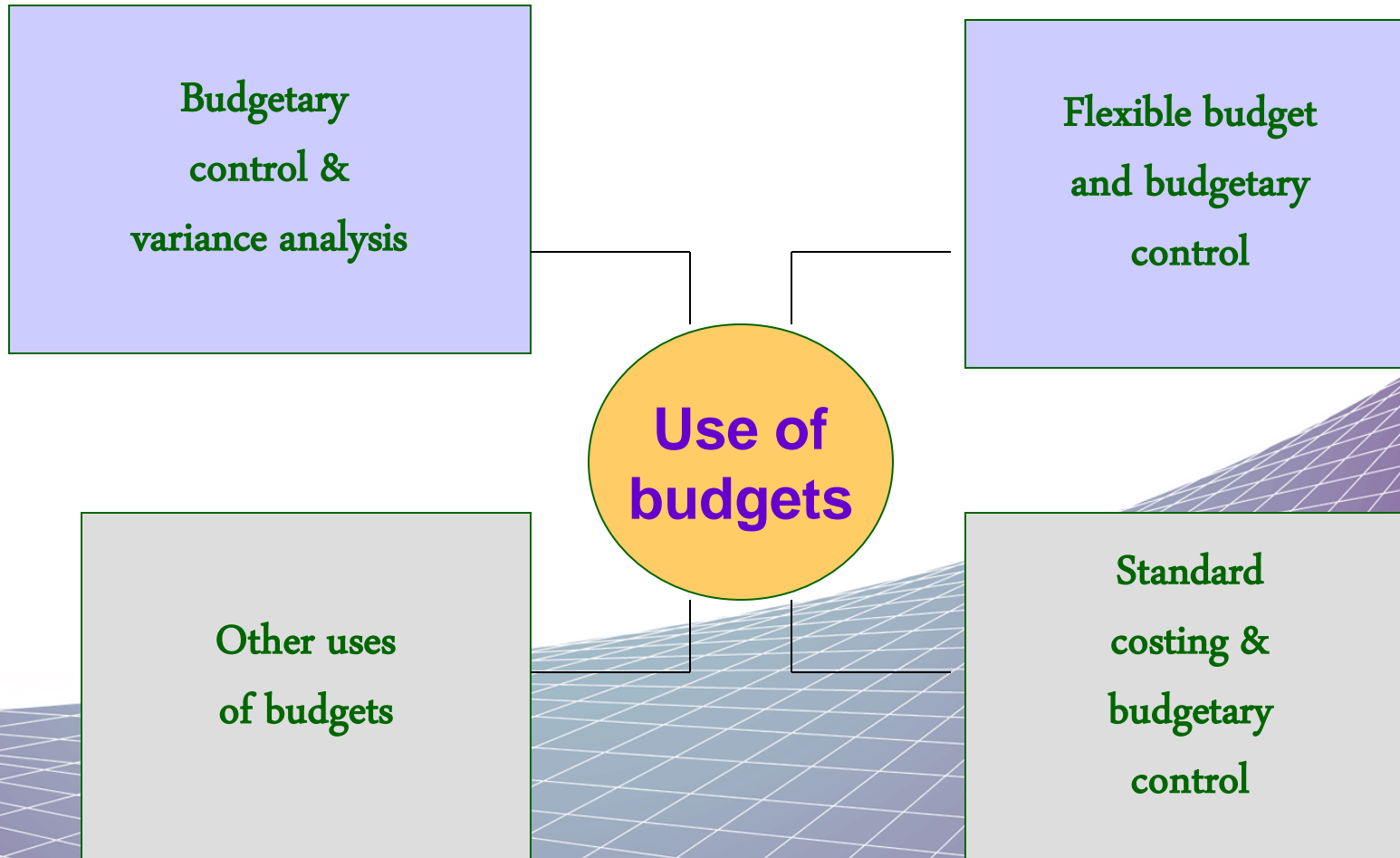


The Master Budget

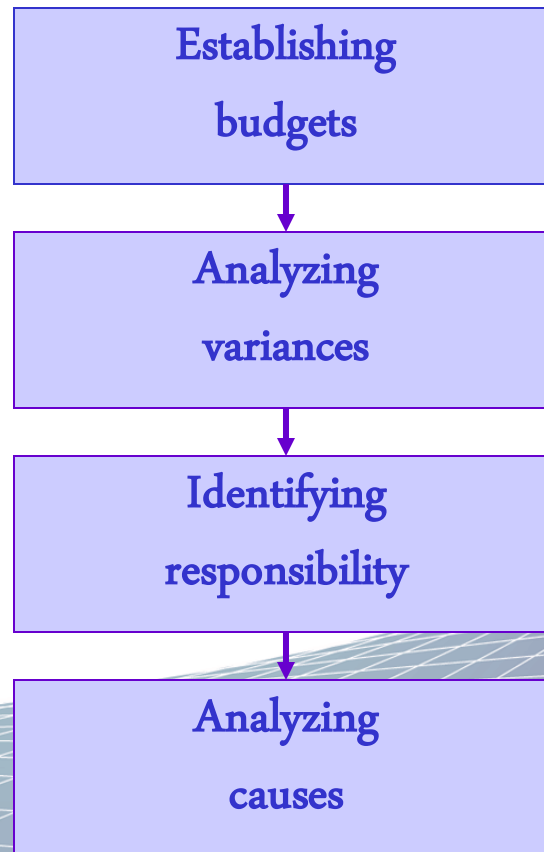
STEP 4



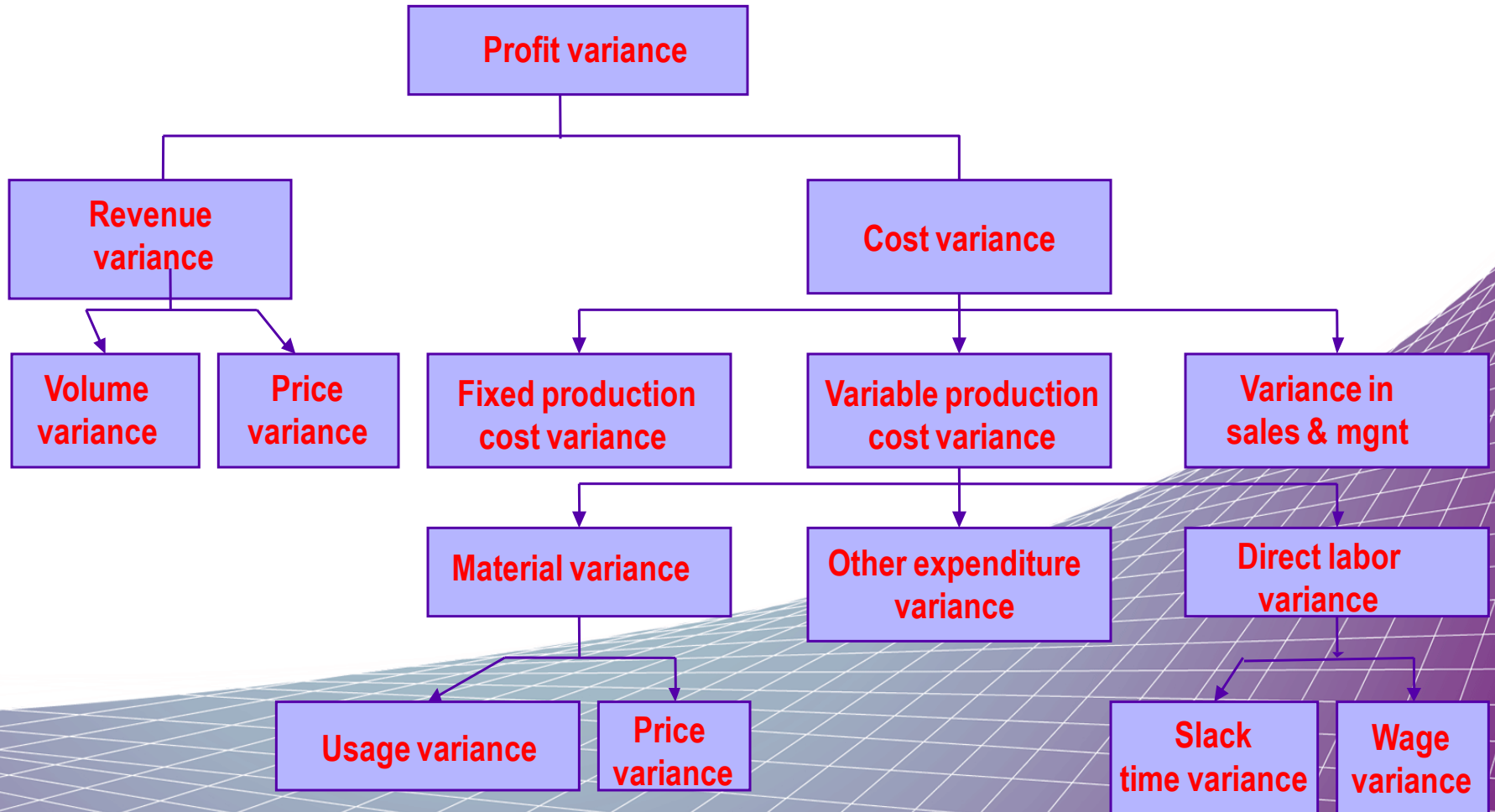
Using Budgets



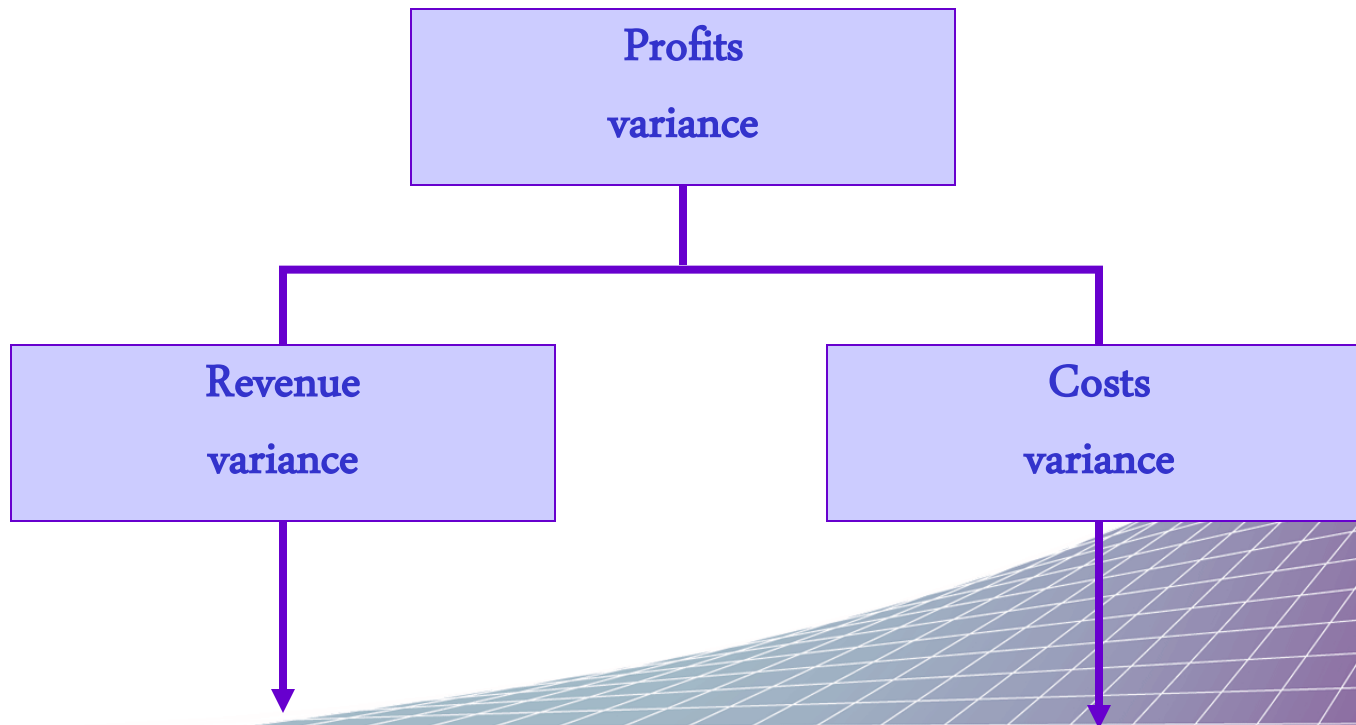
Budgetary Control



Variance Analysis



Variance Analysis



Revenue Variance

Revenue
variance

```
graph TD; A[Revenue variance] --> B[Volume variance]; A --> C[Price variance];
```

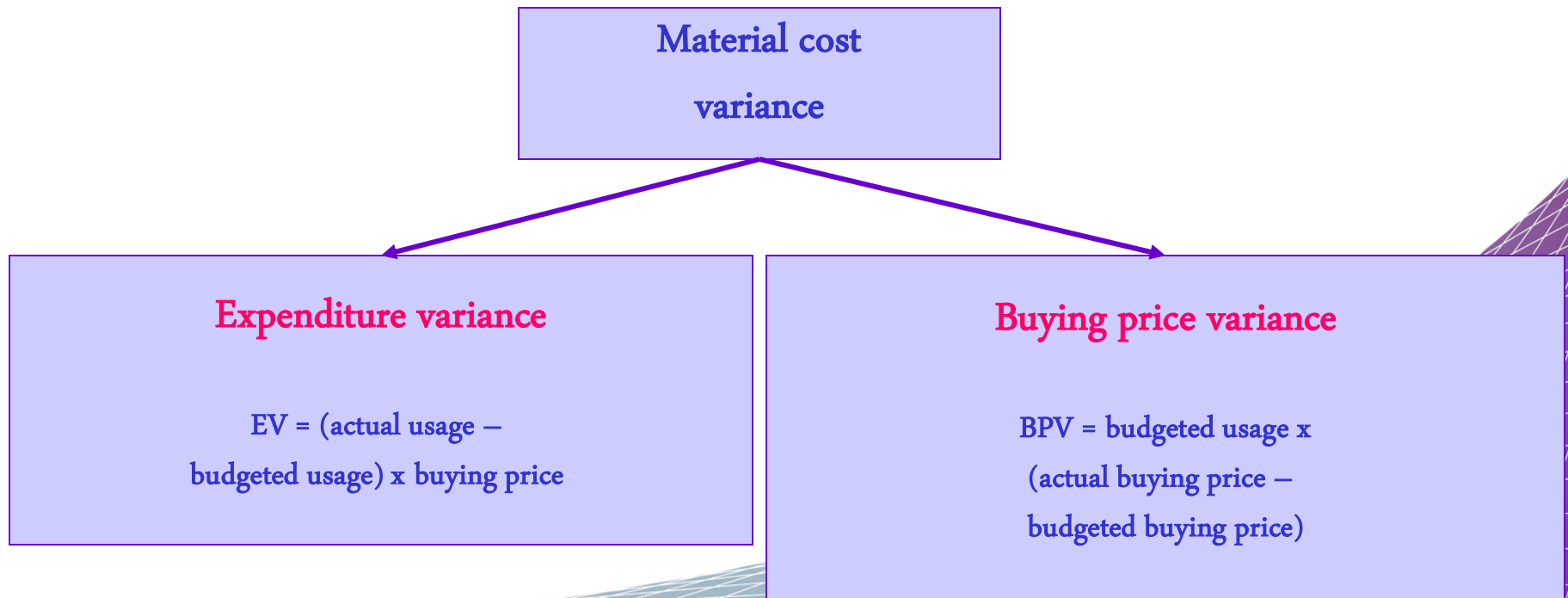
Volume variance

$$VV = (\text{quantity sold} - \text{quantity budgeted}) \times \text{selling price}$$

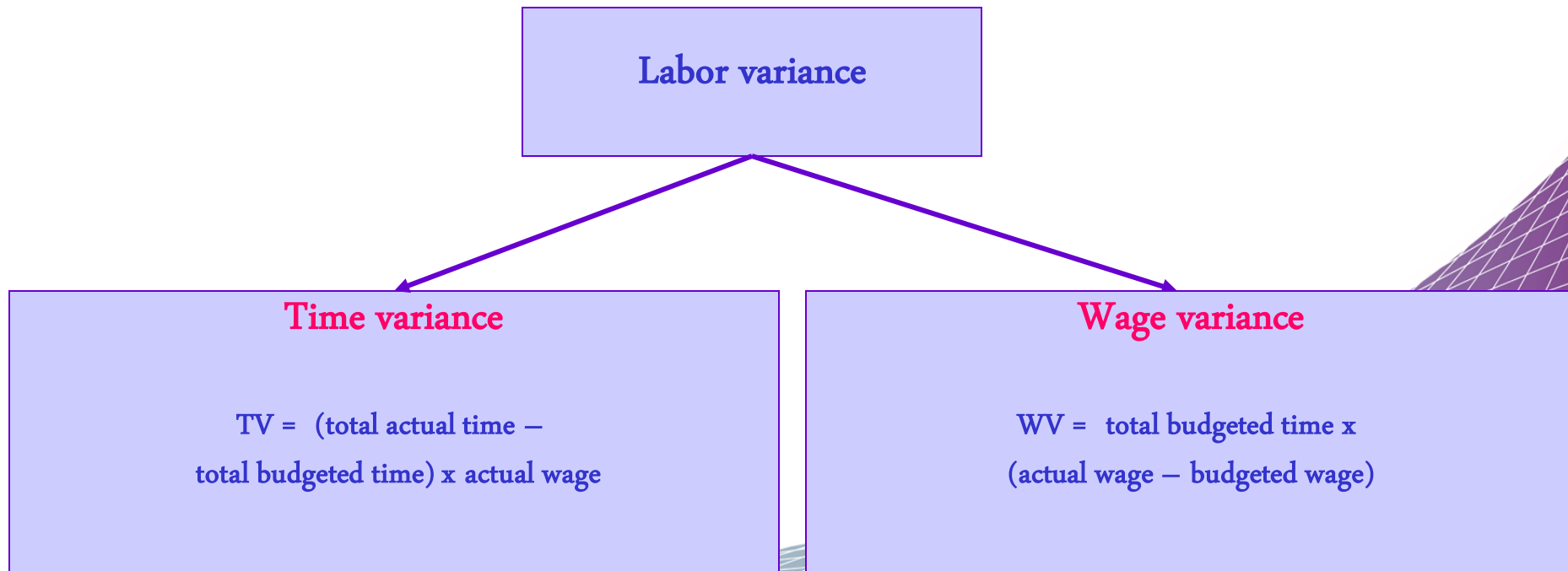
Price variance

$$PV = \text{quantity budgeted} \times (\text{selling price} - \text{budgeted price})$$

Material Cost Variance



Labor Variance



Variance Analysis

FAVORABLE

- Actual sales is higher than budgeted sales; or
- Actual costs are lower than budgeted costs

ADVERSE

- Actual sales are lower than budgeted sales; or
- Actual costs are higher than budgeted costs

Analyzing Causes of Variance

**Controllable
variance**

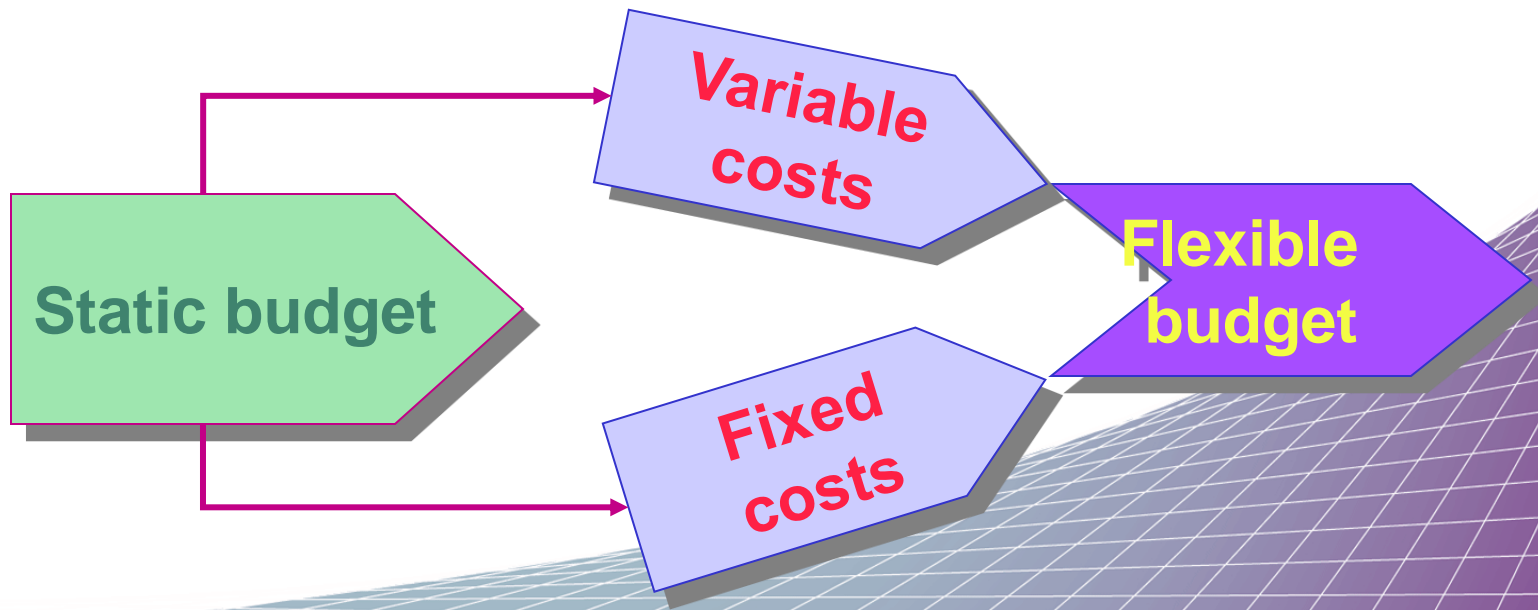
**Non-
controllable
variance**

Flexible Budget

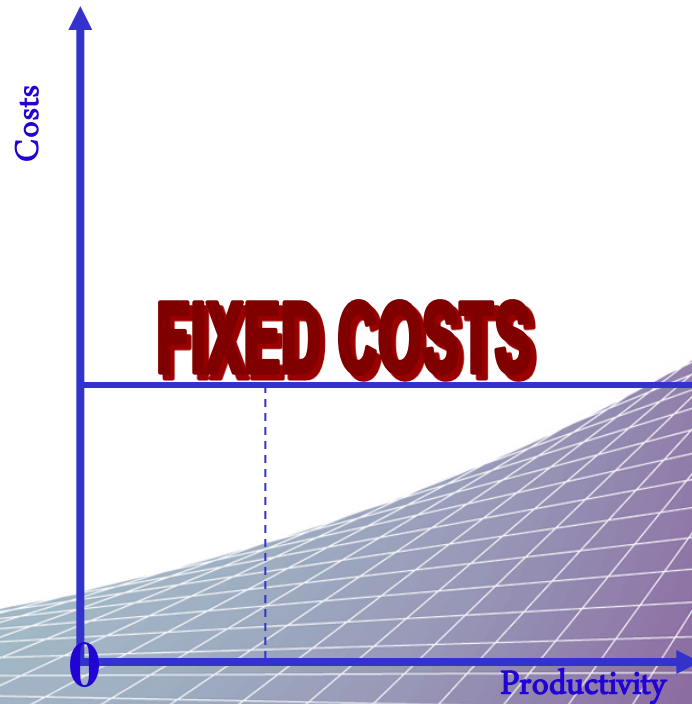
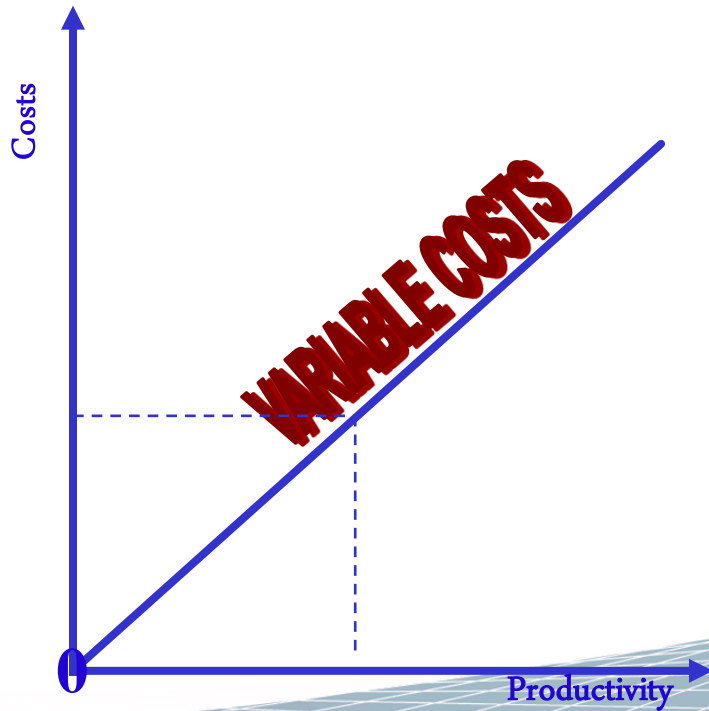
Flexible budget merupakan anggaran yang didesain untuk mengantisipasi perubahan aktivitas yang mungkin terjadi.



Flexible Budget



Flexible Budget



FLEXIBLE BUDGET

Komponen	Besarnya Biaya	Kuantitas Produksi		
		5.000	10.000	15.000
Biaya Bahan Baku	2.000	10.000.000	20.000.000	30.000.000
Bi. Tenaga Kerja	1.500	7.500.000	15.000.000	22.500.000
BOP Variabel	1.000	5.000.000	10.000.000	15.000.000
BOP Tetap	5.000.000	5.000.000	5.000.000	5.000.000
Harga Pokok Produksi/unit		5.500	5.000	4.833

Break-Even Analysis



Each unit of product to be produced and sold

Above break-even point = profit

Under break-even point = loss

Break-Even Point

$$\text{BEP (unit)} = \frac{\text{Fixed overhead costs}}{\text{Sale price/unit} - \text{Variable cost/unit}}$$

Break-Even Point

Application

1. “Pricing decision”
2. “Produce or purchase”
3. “Select production methods”
4. “Continue or stop operations”

