



# MEMAHAMI TREND BISNIS

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# ENTREPRENEURSHIP AND WEALTH BUILDING

One thing you can learn from the chapter-opening Getting to Know feature is that success in business is based on constantly adapting to the market.

A **business** is any activity that seeks to provide goods and services to others while operating at a profit.

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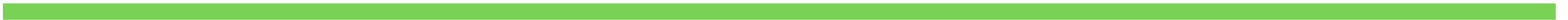
To earn that profit, you provide desired goods, jobs, and services to people in the area.

**Goods** are *tangible* products such as computers, food, clothing, cars, and appliances.

**Services** are *intangible* products (i.e., products that can't be held in your hand) such as education, health care, insurance, recreation, and travel and tourism

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An **entrepreneur** is a person who risks time and money to start and manage a business



# Revenues, Profits, and Losses

**Revenue** is the total amount of money a business takes in during a given period by selling goods and services.

**Profit** is the amount of money a business earns above and beyond what it spends for salaries and other expenses needed to run the operation.

A **loss** occurs when a business's expenses are more than its revenues.

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# Matching Risk with Profit

**Risk** is the chance an entrepreneur takes of losing time and money on a business that may not prove profitable. Profit, remember, is the amount of money a business earns *above and beyond* what it pays out for salaries and other expenses. For example, if you were to start a business selling hot dogs from a cart in the summer, you would have to pay for the cart rental.

You would also have to pay for the hot dogs and other materials, and for someone to run the cart while you were away. After you paid your employee and yourself, paid for the food and materials you used, paid the rent on the cart, and paid your taxes, any money left over would be profit

# Standard of Living and Quality of Life

Entrepreneurs such as Sam Walton (Walmart) and Bill Gates (Microsoft) not only became wealthy themselves; they also provided employment for many other people.

Walmart is currently the nation's largest private employer

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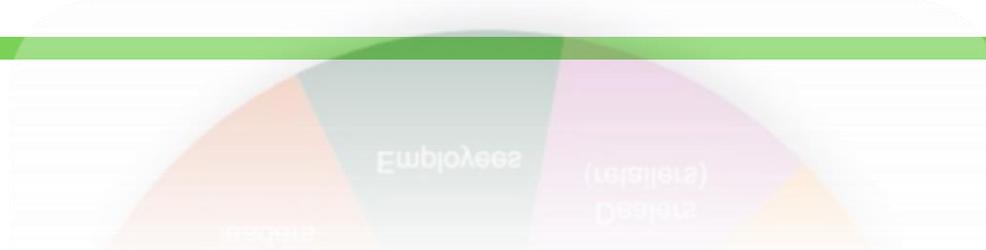
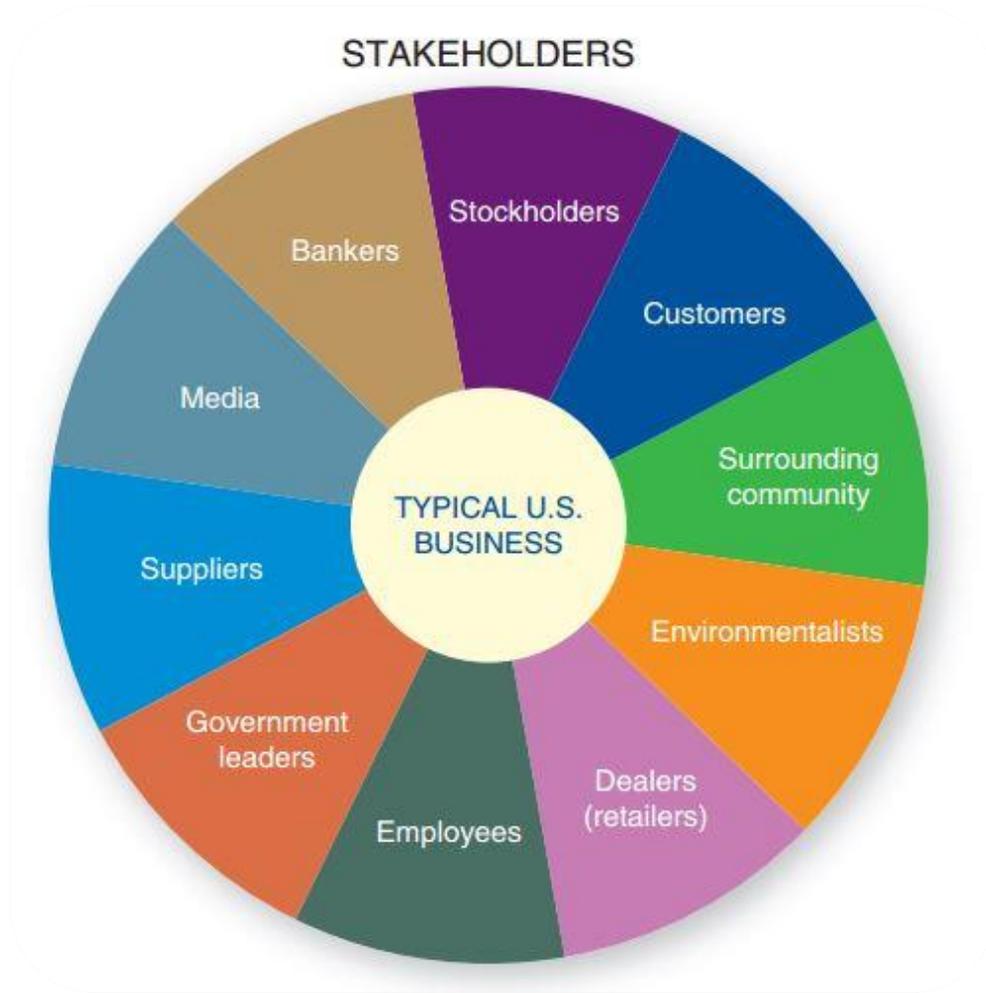
The term **standard of living** refers to the amount of goods and services people can buy with the money they have. For example, the United States has one of the highest standards of living in the world, even though workers in some other countries, such as Germany and Japan, may on average make more money per hour.

How can that be? Prices for goods and services in Germany and Japan are higher than in the United States, so a person in those countries can buy less than what a person in the United States can buy with the same amount of money. For example, a bottle of beer may cost \$7 in Japan and \$3 in the United States.

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The term **quality of life** refers to the general well-being of a society in terms of its political freedom, natural environment, education, health care, safety, amount of leisure, and rewards that add to the satisfaction and joy that other goods and services provide.

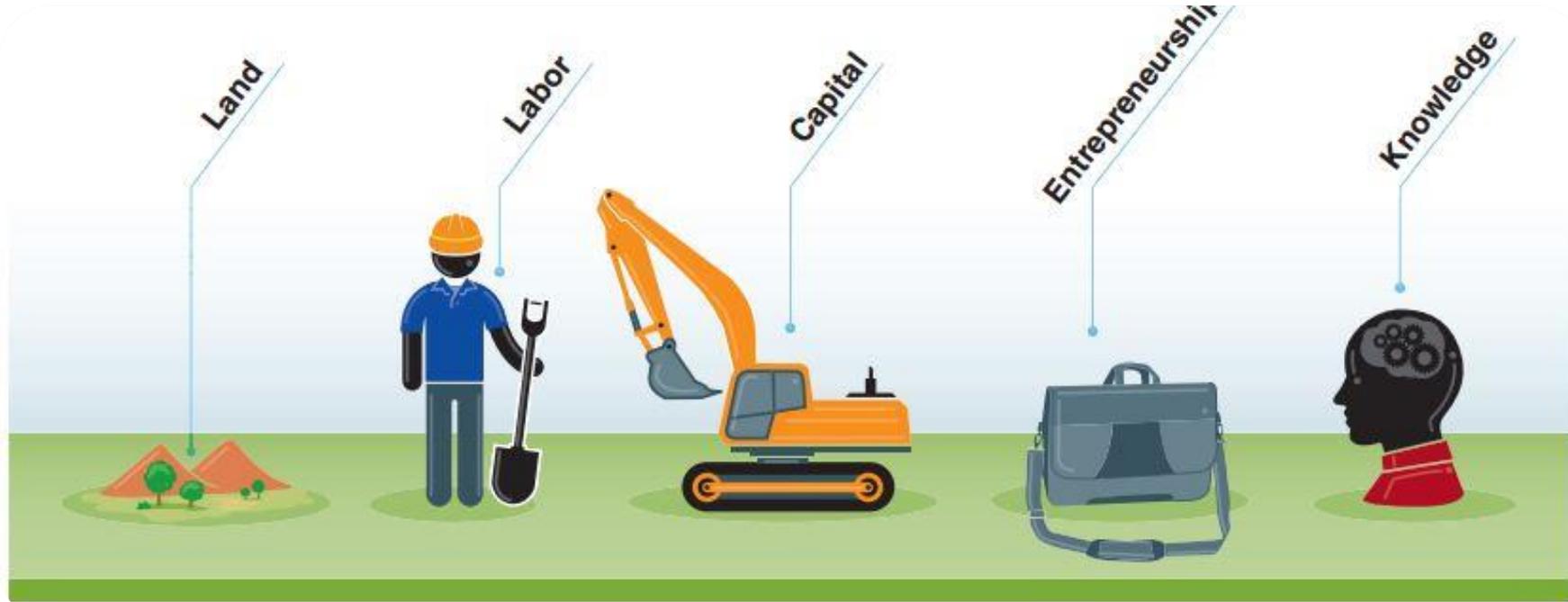
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# The Importance of Entrepreneurs to the Creation of Wealth

1. *Land* (or natural resources). Land and other natural resources are used to make homes, cars, and other products.
  2. *Labor* (workers). People have always been an important resource in producing goods and services, but many people are now being replaced by technology.
  3. *Capital*. (This includes machines, tools, buildings, or whatever else is used in the production of goods. It may not include money; money is used to buy factors of production but is not always considered a factor by itself.)
  4. *Entrepreneurship*. All the resources in the world have little value unless entrepreneurs are willing to take the risk of starting businesses to use those resources.
  5. *Knowledge*. Information technology has revolutionized business, making it possible to quickly determine wants and needs and to respond with desired goods and services.
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# THE FIVE FACTORS OF PRODUCTION



# HOW ECONOMIC CONDITIONS AFFECT BUSINESSES

**Economics** is the study of how society chooses to employ resources to produce goods and services and distribute them for consumption among various competing groups and individuals.

There are two major branches of economics: **macroeconomics** looks at the operation of a nation's economy as a whole, and **microeconomics** looks at the behavior of people and organizations in markets for particular products or services.

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# REFLEKSI

- Informasi penting hari ini
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- Manfaat penting dari informasi penting hari ini

- Tindak lanjut yang dapat saudara lakukan
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Thank You