KEUANGAN PERUSAHAAN

Aryan Eka Prastya Nugraha, S.E.,M.Pd
2022

SUBTITLE HERE

STATISTIK PASAR MODAL INDONESIA

https://www.ojk.go.id/id/kanal/pasar-modal/data-dan-statistik/statistik-pasar-modal/default.aspx

SUBTITLE HERE

SIZE, STRUCTURE, AND COMPOSITION OF THE INDUSTRY

Like commercial banks, savings institutions, and credit unions, the main financial service provided by finance companies is lending. That is, the primary function of finance companies is to make loans to both individuals and corporations. The services provided by finance companies include consumer lending, business lending, and mortgage financing.

SUBTITLE HERE

sales finance institutions

The three major types of finance companies are (1) sales finance institutions, (2) personal credit institutions, and (3) business credit institutions. Sales finance institutions (e.g., Ford Motor Credit and Sears Roebuck Acceptance Corp.) specialize in making loans to the customers of a particular retailer or manufacturer. Because sales finance institutions can frequently process loans faster and more conveniently (generally at the location of purchase) than depository institutions, this sector of the industry competes directly with depository institutions for consumer loans.

SUBTITLE HERE

personal credit institutions

Personal credit institutions (e.g., HSBC Finance and AIG American General) specialize in making installment and other loans to consumers. Personal credit institutions will make loans to customers that depository institutions find too risky to lend to (due to low income or a bad credit history). These institutions compensate for the additional risk by charging higher interest rates than depository institutions and/or accepting collateral (e.g., used cars) that depository institutions do not find acceptable.

SUBTITLE HERE

business credit institutions

Business credit institutions (e.g., CIT Group and U.S. Bancorp Equipment Finance) are companies that provide financing to corporations, especially through equipment leasing and factoring, in which the finance company purchases accounts receivable from corporate customers.

SUBTITLE HERE

factoring

The process of purchasing accounts receivable from corporations (often at a discount), usually with no recourse to the seller if the receivables go bad.

SUBTITLE HERE

ASSET

What Is an Asset?

An asset is a resource with economic value that an individual, corporation, or country owns or controls with the expectation that it will provide a future benefit. Assets are reported on a company's balance sheet and are bought or created to increase a firm's value or benefit the firm's operations. An asset can be thought of as something that, in the future, can generate cash flow, reduce expenses, or improve sales, regardless of whether it's manufacturing equipment or a patent.

https://www.investopedia.com/terms/a/asset.asp

SUBTITLE HERE

Liabilities and Equity

Liabilities mean everything that the company owes to other people. Think accounts payable and credit card balances. This could also include health insurance liability or benefits. These are the part of the business that you don't own outright so you're on the hook to pay someone else.

Taking your credit card bill as an example, you can assume that you purchased something with your card that you now possess—an asset. Just because you have that asset, it doesn't mean that you own it yet. First, you have to pay off that credit card bill.

Just like assets, any liabilities that you'll need to pay off within a year are called current liabilities. Separating current liabilities from long-term liabilities like loans and other long-term debt allows business owners to more effectively plan for short-term obligations

SUBTITLE HERE

Liabilities and Equity

Equity shows the assets that the company owns outright. If you were to sell all your assets and pay off your liabilities, the owner's equity would be what's left. It shows retained earnings and, if the company is publicly traded, common stock information. It's the exact opposite of liabilities because it shows you what is yours to keep as a company.

There's no perfect balance of liabilities and equity. It may depend on the type of business you're building or the stage you're in. Startups with funding may have a lot of cash, but they also usually spend like crazy, driving up their liabilities in the name of future growth and long-term equity. Small businesses looking for steady growth, on the other hand, may pay close attention to their cash assets and retained earnings so they can plan for big purchases in the future.

SUBTITLE HERE

Case

SUBTITLE HERE

REFLEKSI

1) Informasi penting hari ini

2) Manfaat penting dari informasi penting hari ini

3) Tindak lanjut yang dapat saudara lakukan

THANKS FOR YOUR ATTENTION