

lampiran 1

Schedule Pembayaran Hutang

| No. | Total<br>Pembayaran<br>1 | Pembayaran<br>Bunga<br>2 = 1,66 % X 4 | Angsuran Pokok<br>Pinjaman<br>3 = 1 - 2 | Saldo Pinjaman<br>4 |
|-----|--------------------------|---------------------------------------|---|---------------------|
| 0   | -                        | -                                     | -                                       | 250,000,000.00      |
| 1   | 9,290,226.68             | 4,150,000.00                          | 5,140,226.68                            | 244,859,773.32      |
| 2   | 9,290,226.68             | 4,064,672.24                          | 5,225,554.44                            | 239,634,218.88      |
| 3   | 9,290,226.68             | 3,977,928.03                          | 5,312,298.65                            | 234,321,920.23      |
| 4   | 9,290,226.68             | 3,889,743.88                          | 5,400,482.80                            | 228,921,437.43      |
| 5   | 9,290,226.68             | 3,800,095.86                          | 5,490,130.82                            | 223,431,306.61      |
| 6   | 9,290,226.68             | 3,708,959.69                          | 5,581,266.99                            | 217,850,039.62      |
| 7   | 9,290,226.68             | 3,616,310.66                          | 5,673,916.02                            | 212,176,123.59      |
| 8   | 9,290,226.68             | 3,522,123.65                          | 5,768,103.03                            | 206,408,020.57      |
| 9   | 9,290,226.68             | 3,426,373.14                          | 5,863,853.54                            | 200,544,167.03      |
| 10  | 9,290,226.68             | 3,329,033.17                          | 5,961,193.51                            | 194,582,973.52      |
| 11  | 9,290,226.68             | 3,230,077.36                          | 6,060,149.32                            | 188,522,824.20      |
| 12  | 9,290,226.68             | 3,129,478.88                          | 6,160,747.80                            | 182,362,076.40      |
| 13  | 9,290,226.68             | 3,027,210.47                          | 6,263,016.21                            | 176,099,060.19      |
| 14  | 9,290,226.68             | 2,923,244.40                          | 6,366,982.28                            | 169,732,077.91      |
| 15  | 9,290,226.68             | 2,817,552.49                          | 6,472,674.19                            | 163,259,403.72      |
| 16  | 9,290,226.68             | 2,710,106.10                          | 6,580,120.58                            | 156,679,283.15      |
| 17  | 9,290,226.68             | 2,600,876.10                          | 6,689,350.58                            | 149,989,932.57      |
| 18  | 9,290,226.68             | 2,489,832.88                          | 6,800,393.80                            | 143,189,538.77      |
| 19  | 9,290,226.68             | 2,376,946.34                          | 6,913,280.34                            | 136,276,258.43      |
| 20  | 9,290,226.68             | 2,262,185.89                          | 7,028,040.79                            | 129,248,217.64      |
| 21  | 9,290,226.68             | 2,145,520.41                          | 7,144,706.27                            | 122,103,511.37      |
| 22  | 9,290,226.68             | 2,026,918.29                          | 7,263,308.39                            | 114,840,202.98      |
| 23  | 9,290,226.68             | 1,906,347.37                          | 7,383,879.31                            | 107,456,323.67      |
| 24  | 9,290,226.68             | 1,783,774.97                          | 7,506,451.71                            | 99,949,871.96       |
| 25  | 9,290,226.68             | 1,659,167.87                          | 7,631,058.81                            | 92,318,813.16       |
| 26  | 9,290,226.68             | 1,532,492.30                          | 7,757,734.38                            | 84,561,078.78       |
| 27  | 9,290,226.68             | 1,403,713.91                          | 7,886,512.77                            | 76,674,566.00       |
| 28  | 9,290,226.68             | 1,272,797.80                          | 8,017,428.88                            | 68,657,137.12       |
| 29  | 9,290,226.68             | 1,139,708.48                          | 8,150,518.20                            | 60,506,618.92       |
| 30  | 9,290,226.68             | 1,004,409.87                          | 8,285,816.81                            | 52,220,802.11       |
| 31  | 9,290,226.68             | 866,865.32                            | 8,423,361.36                            | 43,797,440.75       |
| 32  | 9,290,226.68             | 727,037.52                            | 8,563,189.16                            | 35,234,251.58       |
| 33  | 9,290,226.68             | 584,888.58                            | 8,705,338.10                            | 26,528,913.48       |
| 34  | 9,290,226.68             | 440,379.96                            | 8,849,846.72                            | 17,679,066.76       |
| 35  | 9,290,226.68             | 293,472.51                            | 8,996,754.17                            | 8,682,312.59        |
| 36  | 9,290,226.68             | 144,126.39                            | 9,146,100.29                            | -                   |
|     | 334,448,161.48           | 83,984,372.78                         | 250,463,787.70                          |                     |

Tabel 4.2  
Schedule Allran Kas Hutang Bank

| Bulan | Pembayaran sendiri | Premi Asuransi | Biaya Provisi | Total Pembayaran | Pembayaran Bunga<br>5 = 1,66% X 4 | Angsuran Pokok Pinjaman<br>4,5 | Saldo Pinjaman | Biaya Perawatan | Boban Depresiasi | Pengurangan Pajak<br>1+2+3+5+8+9 | Penghematan Pajak<br>30% X 10 | Aliran Kas Keluar Bersih<br>1+2+3+4+6-11 | PV of COF<br>12 / (1 - 0,0117) <sup>n</sup> |
|-------|--------------------|----------------|---------------|------------------|-----------------------------------|--------------------------------|----------------|-----------------|------------------|----------------------------------|-------------------------------|--|---|
|       | 1                  | 2              | 3             | 4                | 5                                 | 6                              | 7              | 8               | 9                | 10                               | 11                            | 12                                       | 13  |
| 0     | 56.000.000,00      | 7.500.000,00   | 2.500.000,00  | -                | -                                 | -                              | 250.000.000,00 | 781.164,00      | -                | 66.781.164,00                    | 20.034.349,20                 | 46.746.814,80                            | 46.746.814,80                               |
| 1     | 9.290.226,68       | -              | -             | 9.290.226,68     | 4.150.000,00                      | 5.140.226,68                   | 244.659.773,32 | 781.164,00      | 7.805.555,56     | 12.736.719,56                    | 3.821.015,87                  | 6.250.374,81                             | 6.176.091,15                                |
| 2     | 9.290.226,68       | -              | -             | 9.290.226,68     | 4.064.672,24                      | 5.225.554,44                   | 239.634.218,88 | 781.164,00      | 7.805.555,56     | 12.651.391,80                    | 3.795.417,54                  | 6.275.973,14                             | 6.131.653,10                                |
| 3     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.977.928,03                      | 5.312.298,65                   | 234.321.920,23 | 781.164,00      | 7.805.555,56     | 12.564.647,59                    | 3.769.394,28                  | 6.301.956,48                             | 6.039.873,32                                |
| 4     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.889.743,86                      | 5.400.482,80                   | 228.921.437,43 | 781.164,00      | 7.805.555,56     | 12.476.463,44                    | 3.742.939,03                  | 6.328.451,65                             | 6.040.744,43                                |
| 5     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.800.095,86                      | 5.490.130,82                   | 223.431.306,61 | 781.164,00      | 7.805.555,56     | 12.385.815,42                    | 3.716.044,63                  | 6.355.346,05                             | 5.956.239,87                                |
| 6     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.708.959,59                      | 5.581.266,99                   | 217.850.039,82 | 781.164,00      | 7.805.555,56     | 12.295.679,25                    | 3.688.703,77                  | 6.382.685,91                             | 5.862.412,79                                |
| 7     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.616.310,66                      | 5.673.916,02                   | 212.176.123,59 | 781.164,00      | 7.805.555,56     | 12.203.030,22                    | 3.660.909,07                  | 6.410.481,61                             | 5.809.195,19                                |
| 8     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.522.123,65                      | 5.768.103,03                   | 206.408.020,57 | 781.164,00      | 7.805.555,56     | 12.108.843,21                    | 3.632.652,96                  | 6.438.737,72                             | 5.865.603,47                                |
| 9     | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.426.373,14                      | 5.863.853,54                   | 200.544.167,03 | 781.164,00      | 7.805.555,56     | 12.013.092,70                    | 3.603.927,81                  | 6.467.462,87                             | 5.924.628,41                                |
| 10    | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.329.033,17                      | 5.961.193,51                   | 194.582.973,52 | 781.164,00      | 7.805.555,56     | 11.915.752,73                    | 3.574.725,82                  | 6.496.654,86                             | 5.783.253,28                                |
| 11    | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.230.077,36                      | 6.060.149,32                   | 188.522.824,20 | 781.164,00      | 7.805.555,56     | 11.816.796,92                    | 3.545.039,08                  | 6.526.351,60                             | 5.742.502,93                                |
| 12    | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.129.478,68                      | 6.160.747,80                   | 182.362.076,40 | 781.164,00      | 7.805.555,56     | 11.716.198,44                    | 3.514.859,53                  | 6.556.531,15                             | 5.703.340,37                                |
| 13    | 9.290.226,68       | -              | -             | 9.290.226,68     | 3.027.210,47                      | 6.263.016,21                   | 176.099.060,19 | 781.164,00      | 7.805.555,56     | 11.613.930,03                    | 3.484.179,01                  | 6.587.211,67                             | 5.664.223,55                                |
| 14    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.923.244,40                      | 6.365.982,28                   | 169.732.077,91 | 781.164,00      | 7.805.555,56     | 11.509.963,96                    | 3.452.969,19                  | 6.618.401,49                             | 5.623.783,71                                |
| 15    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.817.552,49                      | 6.472.674,19                   | 163.259.403,72 | 781.164,00      | 7.805.555,56     | 11.404.272,05                    | 3.421.281,62                  | 6.650.109,06                             | 5.585.377,33                                |
| 16    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.710.106,10                      | 6.580.120,58                   | 156.679.283,16 | 781.164,00      | 7.805.555,56     | 11.296.825,66                    | 3.389.047,70                  | 6.682.342,98                             | 5.547.544,63                                |
| 17    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.600.676,10                      | 6.689.350,58                   | 149.989.932,57 | 781.164,00      | 7.805.555,56     | 11.187.595,66                    | 3.356.278,70                  | 6.715.111,98                             | 5.510.277,69                                |
| 18    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.489.832,86                      | 6.800.393,80                   | 143.189.538,77 | 781.164,00      | 7.805.555,56     | 11.076.552,44                    | 3.322.965,73                  | 6.748.424,95                             | 5.473.573,10                                |
| 19    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.376.946,34                      | 6.913.280,34                   | 136.276.258,43 | 781.164,00      | 7.805.555,56     | 10.963.665,90                    | 3.289.099,77                  | 6.782.290,91                             | 5.437.423,55                                |
| 20    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.262.165,89                      | 7.028.040,79                   | 129.248.217,64 | 781.164,00      | 7.805.555,56     | 10.848.905,45                    | 3.254.671,63                  | 6.816.719,05                             | 5.401.923,35                                |
| 21    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.145.520,41                      | 7.144.706,27                   | 122.103.511,37 | 781.164,00      | 7.805.555,56     | 10.732.239,97                    | 3.219.671,99                  | 6.851.710,69                             | 5.363.767,41                                |
| 22    | 9.290.226,68       | -              | -             | 9.290.226,68     | 2.026.918,29                      | 7.263.308,39                   | 114.840.202,98 | 781.164,00      | 7.805.555,56     | 10.613.637,85                    | 3.184.091,35                  | 6.887.299,33                             | 5.322.249,43                                |
| 23    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.906.347,37                      | 7.383.879,31                   | 107.458.323,67 | 781.164,00      | 7.805.555,56     | 10.493.066,93                    | 3.147.920,08                  | 6.923.470,60                             | 5.282.264,10                                |
| 24    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.783.774,97                      | 7.506.451,71                   | 99.949.871,96  | 781.164,00      | 7.805.555,56     | 10.370.494,53                    | 3.111.148,36                  | 6.960.242,32                             | 5.244.805,84                                |
| 25    | 9.290.226,68       | 7.500.000,00   | -             | 9.290.226,68     | 1.658.167,87                      | 7.631.050,81                   | 92.318.813,16  | 781.164,00      | 7.805.555,56     | 10.245.887,43                    | 3.073.765,23                  | 14.497.624,45                            | 5.208.264,10                                |
| 26    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.532.492,30                      | 7.757.734,38                   | 84.561.078,78  | 781.164,00      | 7.805.555,56     | 10.119.211,86                    | 3.035.763,56                  | 7.035.627,12                             | 5.169.449,59                                |
| 27    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.403.713,91                      | 7.886.512,77                   | 76.674.566,00  | 781.164,00      | 7.805.555,56     | 9.990.493,47                     | 2.997.130,04                  | 7.074.260,64                             | 5.137.593,32                                |
| 28    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.272.797,80                      | 8.017.428,88                   | 68.657.137,12  | 781.164,00      | 7.805.555,56     | 9.859.517,36                     | 2.957.855,21                  | 7.113.535,47                             | 5.104.231,82                                |
| 29    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.139.708,48                      | 8.150.518,20                   | 60.506.618,92  | 781.164,00      | 7.805.555,56     | 9.726.428,04                     | 2.917.928,41                  | 7.153.462,27                             | 5.074.924,53                                |
| 30    | 9.290.226,68       | -              | -             | 9.290.226,68     | 1.004.409,87                      | 8.295.816,81                   | 52.220.802,11  | 781.164,00      | 7.805.555,56     | 9.591.129,43                     | 2.877.338,83                  | 7.194.051,85                             | 5.044.201,43                                |
| 31    | 9.290.226,68       | -              | -             | 9.290.226,68     | 866.955,32                        | 8.423.361,36                   | 43.797.440,75  | 781.164,00      | 7.805.555,56     | 9.453.584,88                     | 2.836.075,46                  | 7.235.315,22                             | 5.016.475,31                                |
| 32    | 9.290.226,68       | -              | -             | 9.290.226,68     | 727.037,52                        | 8.563.189,16                   | 35.234.251,58  | 781.164,00      | 7.805.555,56     | 9.313.757,08                     | 2.794.127,12                  | 7.277.263,56                             | 4.987.523,66                                |
| 33    | 9.290.226,68       | -              | -             | 9.290.226,68     | 584.889,58                        | 8.705.338,10                   | 26.528.913,48  | 781.164,00      | 7.805.555,56     | 9.171.608,14                     | 2.751.482,44                  | 7.319.908,24                             | 4.958.047,52                                |
| 34    | 9.290.226,68       | -              | -             | 9.290.226,68     | 440.379,96                        | 8.849.846,72                   | 17.679.066,76  | 781.164,00      | 7.805.555,56     | 9.027.099,52                     | 2.708.129,98                  | 7.353.293,02                             | 4.930.047,21                                |
| 35    | 9.290.226,68       | -              | -             | 9.290.226,68     | 293.472,51                        | 8.996.754,17                   | 8.682.312,59   | 781.164,00      | 7.805.555,56     | 8.880.192,07                     | 2.664.057,62                  | 7.407.333,06                             | 4.902.591,51                                |
| 36    | 9.290.226,68       | -              | -             | 9.290.226,68     | 144.126,39                        | 9.146.100,29                   | -              | 781.164,00      | 7.805.555,56     | 8.730.845,95                     | 2.619.253,78                  | 7.452.195,90                             | 4.874.929,12                                |
|       |                    |                |               | 334.448.160,48   | 83.984.372,78                     | 250.463.787,70                 |                |                 | 281.000.000,16   |                                  |                               | 304.134.956,20                           | 271.338.230,12                              |

## Lampiran 3

## Schedule Pembayaran Leasing

| Bln | Total<br>Pembayaran<br>1 | Pembayaran<br>Bunga<br>2 = 1,92 % X 4 | Angsuran Pokok<br>Pinjaman<br>3 = 1 - 2 | Saldo Pinjaman<br>4 |
|-----|--------------------------|---------------------------------------|---|---------------------|
| 0   | -                        | -                                     | -                                       | 250,000,000.00      |
| 1   | 9,500,238.61             | 4,800,000.00                          | 4,700,238.61                            | 245,299,761.39      |
| 2   | 9,500,238.61             | 4,709,755.42                          | 4,790,483.19                            | 240,509,278.20      |
| 3   | 9,500,238.61             | 4,617,778.14                          | 4,882,460.47                            | 235,626,817.73      |
| 4   | 9,500,238.61             | 4,524,034.90                          | 4,976,203.71                            | 230,650,614.02      |
| 5   | 9,500,238.61             | 4,428,491.79                          | 5,071,746.82                            | 225,578,867.20      |
| 6   | 9,500,238.61             | 4,331,114.25                          | 5,169,124.36                            | 220,409,742.84      |
| 7   | 9,500,238.61             | 4,231,867.06                          | 5,268,371.55                            | 215,141,371.29      |
| 8   | 9,500,238.61             | 4,130,714.33                          | 5,369,524.28                            | 209,771,847.01      |
| 9   | 9,500,238.61             | 4,027,619.46                          | 5,472,619.15                            | 204,299,227.86      |
| 10  | 9,500,238.61             | 3,922,545.17                          | 5,577,693.44                            | 198,721,534.43      |
| 11  | 9,500,238.61             | 3,815,453.46                          | 5,684,785.15                            | 193,036,749.28      |
| 12  | 9,500,238.61             | 3,706,305.59                          | 5,793,933.02                            | 187,242,816.26      |
| 13  | 9,500,238.61             | 3,595,062.07                          | 5,905,176.54                            | 181,337,639.72      |
| 14  | 9,500,238.61             | 3,481,682.68                          | 6,018,555.93                            | 175,319,083.79      |
| 15  | 9,500,238.61             | 3,366,126.41                          | 6,134,112.20                            | 169,184,971.59      |
| 16  | 9,500,238.61             | 3,248,351.45                          | 6,251,887.16                            | 162,933,084.43      |
| 17  | 9,500,238.61             | 3,128,315.22                          | 6,371,923.39                            | 156,561,161.05      |
| 18  | 9,500,238.61             | 3,005,974.29                          | 6,494,264.32                            | 150,066,896.73      |
| 19  | 9,500,238.61             | 2,881,284.42                          | 6,618,954.19                            | 143,447,942.53      |
| 20  | 9,500,238.61             | 2,754,200.50                          | 6,746,038.11                            | 136,701,904.42      |
| 21  | 9,500,238.61             | 2,624,676.56                          | 6,875,562.05                            | 129,826,342.38      |
| 22  | 9,500,238.61             | 2,492,665.77                          | 7,007,572.84                            | 122,818,769.54      |
| 23  | 9,500,238.61             | 2,358,120.38                          | 7,142,118.23                            | 115,676,651.30      |
| 24  | 9,500,238.61             | 2,220,991.71                          | 7,279,246.90                            | 108,397,404.40      |
| 25  | 9,500,238.61             | 2,081,230.16                          | 7,419,008.45                            | 100,978,395.95      |
| 26  | 9,500,238.61             | 1,938,785.20                          | 7,561,453.41                            | 93,416,942.55       |
| 27  | 9,500,238.61             | 1,793,605.30                          | 7,706,633.31                            | 85,710,309.23       |
| 28  | 9,500,238.61             | 1,645,637.94                          | 7,854,600.67                            | 77,855,708.56       |
| 29  | 9,500,238.61             | 1,494,829.60                          | 8,005,409.01                            | 69,850,299.56       |
| 30  | 9,500,238.61             | 1,341,125.75                          | 8,159,112.86                            | 61,691,186.70       |
| 31  | 9,500,238.61             | 1,184,470.78                          | 8,315,767.83                            | 53,375,418.87       |
| 32  | 9,500,238.61             | 1,024,808.04                          | 8,475,430.57                            | 44,899,988.30       |
| 33  | 9,500,238.61             | 862,079.78                            | 8,638,158.83                            | 36,261,829.47       |
| 34  | 9,500,238.61             | 696,227.13                            | 8,804,011.48                            | 27,457,817.98       |
| 35  | 9,500,238.61             | 527,190.11                            | 8,973,048.50                            | 18,484,769.48       |
| 36  | 9,500,238.61             | 354,907.57                            | 9,145,331.04                            | -                   |
|     | 342,008,589.96           | 101,348,028.40                        | 240,660,561.56                          |                     |

Tabel 4.4  
Schedule Allran Kas Leasing

| Bulan | Biaya asuransi | Pembayaran sendiri | Total Pembayaran | Pembayaran Bunga 1,92% X 6 | Angsuran Pokok Pinjaman 3-4 | Saldo Pinjaman | Biaya Perawatan | Beban Depresiasi | Pengurangan Pajak 1+2+4+7+8 | Penghematan Pajak 30% X 9 | Allran Kas Kubeur Bersih 1+2+3+7-10 | PV of CCF 12/(1+0,0136)^t |
|-------|----------------|--------------------|------------------|----------------------------|-----------------------------|----------------|-----------------|------------------|-----------------------------|---------------------------|-------------------------------------|---------------------------|
| 0     | 1              | 2                  | 3                | 4                          | 5                           | 6              | 7               | 8                | 9                           | 10                        | 11                                  | 13                        |
| 0     | 7.500.000,00   | 56.000.000,00      |                  |                            |                             | 250.000.000,00 | 781.164,00      |                  | 64.281.164,00               | 19.284.349,20             | 44.996.814,80                       | 44.996.814,80             |
| 1     |                |                    | 9.500.238,61     | 4.800.000,00               | 4.700.238,61                | 245.299.761,39 | 781.164,00      | 7.805.555,56     | 13.386.719,56               | 4.016.015,87              | 6.265.395,74                        | 6.107.540,70              |
| 2     |                |                    | 9.500.238,61     | 4.709.755,42               | 4.790.483,19                | 240.509.278,20 | 781.164,00      | 7.805.555,56     | 13.296.417,98               | 3.988.942,49              | 6.292.460,12                        | 6.127.193,24              |
| 3     |                |                    | 9.500.238,61     | 4.617.778,14               | 4.882.460,47                | 235.626.817,73 | 781.164,00      | 7.805.555,56     | 13.204.497,70               | 3.961.349,31              | 6.320.053,30                        | 6.072.647,06              |
| 4     |                |                    | 9.500.238,61     | 4.524.034,90               | 4.976.203,71                | 230.650.614,02 | 781.164,00      | 7.805.555,56     | 13.110.754,46               | 3.933.226,34              | 6.348.176,27                        | 5.919.014,31              |
| 5     |                |                    | 9.500.238,61     | 4.428.491,79               | 5.071.748,82                | 225.578.867,20 | 781.164,00      | 7.805.555,56     | 13.015.211,35               | 3.904.563,40              | 6.376.839,21                        | 5.806.243,35              |
| 6     |                |                    | 9.500.238,61     | 4.331.114,25               | 5.169.124,36                | 220.409.742,84 | 781.164,00      | 7.805.555,56     | 12.918.586,62               | 3.875.350,14              | 6.406.052,47                        | 5.694.393,72              |
| 7     |                |                    | 9.500.238,61     | 4.231.867,06               | 5.268.371,55                | 215.141.371,29 | 781.164,00      | 7.805.555,56     | 12.818.586,62               | 3.845.826,52              | 6.435.826,52                        | 5.583.241,92              |
| 8     |                |                    | 9.500.238,61     | 4.130.714,33               | 5.369.524,28                | 209.771.847,01 | 781.164,00      | 7.805.555,56     | 12.717.433,89               | 3.815.230,17              | 6.467.100,50                        | 5.472.359,70              |
| 9     |                |                    | 9.500.238,61     | 4.027.619,46               | 5.472.619,15                | 204.299.227,85 | 781.164,00      | 7.805.555,56     | 12.614.339,02               | 3.784.301,71              | 6.497.100,50                        | 5.361.593,29              |
| 10    |                |                    | 9.500.238,61     | 3.922.545,17               | 5.577.693,44                | 198.721.534,43 | 781.164,00      | 7.805.555,56     | 12.509.264,73               | 3.752.759,42              | 6.528.623,19                        | 5.252.139,07              |
| 11    |                |                    | 9.500.238,61     | 3.815.453,46               | 5.684.785,15                | 193.036.749,28 | 781.164,00      | 7.805.555,56     | 12.402.173,02               | 3.720.911,91              | 6.560.750,70                        | 5.142.139,07              |
| 12    |                |                    | 9.500.238,61     | 3.706.305,59               | 5.793.939,02                | 187.242.816,26 | 781.164,00      | 7.805.555,56     | 12.293.025,15               | 3.687.907,54              | 6.593.455,07                        | 5.032.110,51              |
| 13    | 7.500.000,00   |                    | 9.500.238,61     | 3.595.062,07               | 5.905.176,54                | 181.337.639,72 | 781.164,00      | 7.805.555,56     | 12.181.781,63               | 3.654.534,49              | 6.626.888,12                        | 4.927.139,07              |
| 14    |                |                    | 9.500.238,61     | 3.481.582,68               | 6.018.555,93                | 175.319.083,79 | 781.164,00      | 7.805.555,56     | 12.068.402,24               | 3.620.520,67              | 6.660.081,94                        | 4.822.369,30              |
| 15    |                |                    | 9.500.238,61     | 3.366.126,41               | 6.134.112,20                | 169.184.971,59 | 781.164,00      | 7.805.555,56     | 11.952.045,97               | 3.585.853,79              | 6.695.540,82                        | 4.728.167,30              |
| 16    |                |                    | 9.500.238,61     | 3.248.351,45               | 6.251.887,16                | 162.933.084,43 | 781.164,00      | 7.805.555,56     | 11.835.071,01               | 3.550.521,30              | 6.730.081,31                        | 4.635.732,95              |
| 17    |                |                    | 9.500.238,61     | 3.128.315,22               | 6.371.923,39                | 156.561.161,05 | 781.164,00      | 7.805.555,56     | 11.715.034,78               | 3.514.510,43              | 6.766.892,18                        | 4.548.047,45              |
| 18    |                |                    | 9.500.238,61     | 3.005.974,29               | 6.494.264,32                | 150.066.896,73 | 781.164,00      | 7.805.555,56     | 11.592.693,85               | 3.477.808,16              | 6.803.594,45                        | 4.464.269,89              |
| 19    |                |                    | 9.500.238,61     | 2.881.284,42               | 6.618.954,19                | 143.447.942,53 | 781.164,00      | 7.805.555,56     | 11.468.003,98               | 3.440.401,19              | 6.841.001,42                        | 4.381.259,89              |
| 20    |                |                    | 9.500.238,61     | 2.754.200,50               | 6.748.038,11                | 136.701.904,42 | 781.164,00      | 7.805.555,56     | 11.340.920,06               | 3.402.276,02              | 6.879.126,59                        | 4.297.270,45              |
| 21    |                |                    | 9.500.238,61     | 2.624.676,56               | 6.875.562,05                | 129.826.342,38 | 781.164,00      | 7.805.555,56     | 11.211.396,12               | 3.363.418,84              | 6.917.983,77                        | 4.214.332,92              |
| 22    |                |                    | 9.500.238,61     | 2.492.655,77               | 7.007.572,84                | 122.818.769,54 | 781.164,00      | 7.805.555,56     | 11.079.385,33               | 3.323.845,60              | 6.957.587,01                        | 4.131.332,92              |
| 23    |                |                    | 9.500.238,61     | 2.368.120,38               | 7.142.118,23                | 115.676.651,30 | 781.164,00      | 7.805.555,56     | 10.944.839,94               | 3.283.451,98              | 6.997.950,63                        | 4.052.407,16              |
| 24    |                |                    | 9.500.238,61     | 2.220.991,71               | 7.279.246,90                | 108.397.404,40 | 781.164,00      | 7.805.555,56     | 10.807.711,27               | 3.242.313,38              | 7.039.089,23                        | 3.974.162,60              |
| 25    |                |                    | 9.500.238,61     | 2.091.230,16               | 7.419.008,45                | 100.978.395,95 | 781.164,00      | 7.805.555,56     | 10.667.949,72               | 3.200.384,92              | 7.081.017,69                        | 3.891.587,00              |
| 26    |                |                    | 9.500.238,61     | 1.938.785,20               | 7.561.453,41                | 93.416.942,55  | 781.164,00      | 7.805.555,56     | 10.529.504,76               | 3.157.651,43              | 7.123.751,18                        | 3.809.707,64              |
| 27    |                |                    | 9.500.238,61     | 1.793.605,30               | 7.706.633,31                | 85.710.309,23  | 781.164,00      | 7.805.555,56     | 10.380.324,85               | 3.114.097,46              | 7.167.305,15                        | 3.728.473,41              |
| 28    |                |                    | 9.500.238,61     | 1.645.637,94               | 7.854.600,67                | 77.855.708,56  | 781.164,00      | 7.805.555,56     | 10.232.357,90               | 3.069.707,25              | 7.211.635,36                        | 3.652.365,73              |
| 29    |                |                    | 9.500.238,61     | 1.494.829,60               | 8.005.409,01                | 69.850.299,56  | 781.164,00      | 7.805.555,56     | 10.081.549,16               | 3.024.464,75              | 7.256.937,06                        | 3.581.802,37              |
| 30    |                |                    | 9.500.238,61     | 1.341.125,75               | 8.159.112,86                | 61.691.186,70  | 781.164,00      | 7.805.555,56     | 9.927.845,31                | 2.978.353,59              | 7.303.049,02                        | 3.511.549,09              |
| 31    |                |                    | 9.500.238,61     | 1.184.470,78               | 8.315.767,83                | 53.375.418,87  | 781.164,00      | 7.805.555,56     | 9.771.190,34                | 2.931.357,10              | 7.350.045,51                        | 3.441.261,59              |
| 32    |                |                    | 9.500.238,61     | 1.024.808,04               | 8.475.430,57                | 44.899.988,30  | 781.164,00      | 7.805.555,56     | 9.611.527,60                | 2.883.458,28              | 7.397.944,33                        | 3.371.949,08              |
| 33    |                |                    | 9.500.238,61     | 862.079,78                 | 8.638.158,83                | 36.261.829,47  | 781.164,00      | 7.805.555,56     | 9.446.799,34                | 2.834.639,80              | 7.446.762,81                        | 3.302.529,15              |
| 34    |                |                    | 9.500.238,61     | 696.227,13                 | 8.804.011,48                | 27.457.817,98  | 781.164,00      | 7.805.555,56     | 9.282.946,69                | 2.784.884,01              | 7.496.518,50                        | 3.231.751,15              |
| 35    |                |                    | 9.500.238,61     | 527.190,11                 | 8.973.048,50                | 18.484.769,48  | 781.164,00      | 7.805.555,56     | 9.113.909,67                | 2.734.172,90              | 7.547.229,71                        | 3.161.621,15              |
| 36    |                |                    | 9.500.238,61     | 354.907,57                 | 9.145.384,04                |                | 781.164,00      | 7.805.555,56     | 8.941.827,13                | 2.682.488,14              | 7.598.914,47                        | 3.091.469,69              |
|       |                |                    | 342.008.589,96   | 101.348.028,40             | 240.660.561,56              |                | 281.000.000,16  |                  |                             |                           | 306.986.328,99                      | 350.000.569,70            |



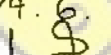
YAYASAN SANDJOJO  
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UNIVERSITAS KATOLIK SOEGIJAPRANATA

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Telp. (024) 316142 - 441555  
Semarang - 50234

## KARTU KONSULTASI

00045

SKRIPSI

NAMA : Iwan. Setiawan  
NIM : 94.60.105  
NIRM : 94.6.111.02030.50002  
TANDA TANGAN : 



Dosen Pembimbing : Dka. Lucia. HP. MSI.  
 Judul Skripsi : Alternatif pembiayaan untuk penambahan aktiva tetap pada PO. Gembira Pina

| No. | Tanggal       | Materi   | Tanda tangan Dosen Pembimbing |
|-----|---------------|--|-------------------------------|
|     | 14<br>12/12   | 2 Kredit Bank & 1 Kredit Jalesa<br>kredit selektif 2   | [Signature]                   |
|     |               | Kredit dgn rekening dpt berbeda<br>kon. sifat keperluan AT ada   |                               |
|     | 16<br>2/2010  | Re Pemb II → 1/2 Tab III   | [Signature]                   |
|     | 29<br>8/2010  | Kerangka Plier ditambahkan.<br>ditandai variabel<br>data → sekunder  | [Signature]                   |
|     | 9/10/2010     | berlambutan ke tab III<br>→ Analisis → diperketat lagi   | [Signature]                   |
|     | 5/12/2010     | Analisis sudah benar.<br>data & pendudug dari<br>10000 perlu diperketat<br>Metode = pengujian tawar.<br>Bisa melalui Rual, lama<br>panjang | [Signature]                   |
|     | 14<br>1/11/10 | Re Analisis →<br>keperluan data pendudug<br>sbg campuran   | [Signature]                   |
|     | 9<br>1/10/10  | Ree  | [Signature]                   |



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Semarang - 50234

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**KARTU KONSULTASI**

00044

**SKRIPSI**

NAMA : *Ebrina, S*  
NIM : 94.60.105  
NIRM : 94.6.111.02030.50002  
TANDA TANGAN : *[Signature]*



Dosen Pembimbing : Agnes Adhena C. SE, AKK  
 Judul Skripsi : Alternatif pembiayaan untuk penambahan aktiva tetap pada P.O. Gembira Pita.

| No. | Tanggal    | Materi   | Tanda tangan Dosen Pembimbing |
|-----|------------|--|-------------------------------|
| 1.  | 8/12-99.   | Metodologi → analisa kuantitatif cukup<br>Proyeksi Cash Out + NPV Cash Out.  |                               |
| 2.  | 22/2-2000  | Permasalahan → jk alternatif pembiayaan<br>yg akan diteliti → hanya 1 masalah.<br>Metodologi → jk hanya alternatif pem-<br>biayaan → hanya perlu analisa proyeksi<br>aliran kas. |                               |
| 3   | 26/2-2000  | Lanjutkan Bab II   |                               |
| 4   | 19/4-2000. | Metode kuantitatif kng lengkap.  |                               |
| 5   | 27/4-2000  | Proposak. OK.  |                               |
| 6   | 3/5-2000   | Bab I OK! lanjutkan Bab II.<br>Bab III = tambah informasi yg relevan.  |                               |
| 7   | 11/5-2000  | → alasan/kondisi yg mendorong perlu penam-<br>bahan armada.<br>(informasi yg kurang relevan. tdk perlu)  |                               |
| 8   | 20/6-2000  | Bab I :- batasan-ekstkan, alternatif yg akan diteliti.<br>- metodologi<br>Bab II : gunakan SAK tidak PAI.!   |                               |
| 9   | 22/7-2000  | Bab III : Sajikan informasi lengkap kedua<br>alternatif pembiayaan (persyaratan, dll).<br>→ terutama yg diperlukan utk analisa   |                               |
| 10  | 15/8-2000. | Bab III ① Beberapa Info ttg base kurang lengkap.<br>② Keuntungan & kerugian dianalisa di Bab IV - bukan III  |                               |



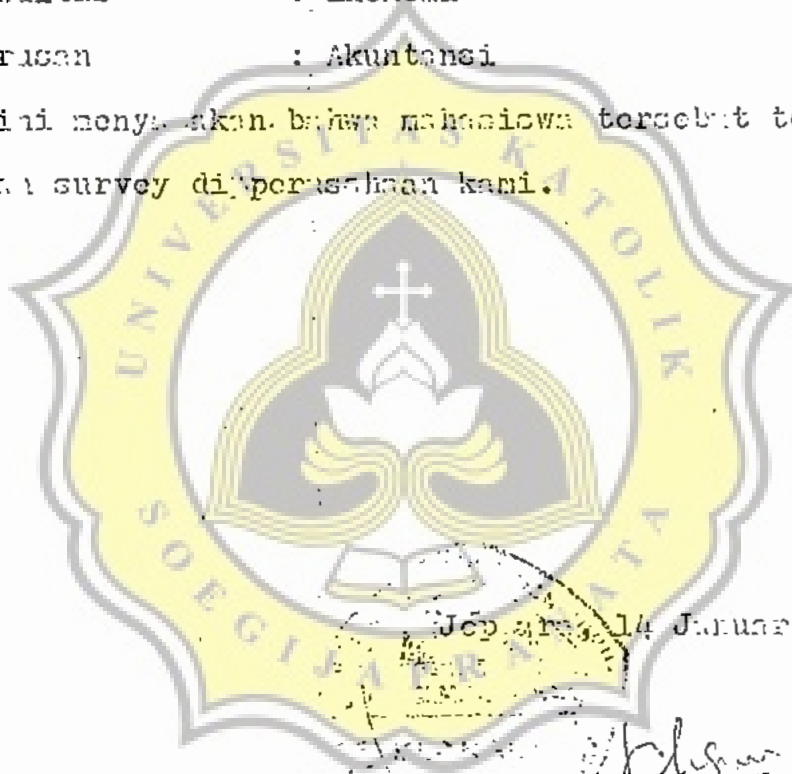


## SURAT PERNYATAAN SURVEY

Bersama dengan ini saya yang bertandatangan dibawah ini menyatakan bahwa :

Nama : Iwan Setiawan  
N.I.M. : 94.60.105  
N.I.R.M. : 94.6.111.02030.50002  
Fakultas : Ekonomi  
Jurusan : Akuntansi

Dengan ini menyatakan bahwa mahasiswa tersebut telah melakukan survey di perusahaan kami.



Jepara, 14 Januari 2001

(H.M. Ichsan)

## PERNYATAAN KEASLIAN SKRIPSI

---

Saya yang bertanda tangan dibawah ini :

Nama : Iwan Setiawan

Nim : 94.60.105

Nirm : 94.6.111.02030.50002

Jurusan : Akuntansi

Fakultas : Ekonomi

Judul : Analisis alternatif pembiayaan untuk penambahan aktiva tetap pada PO.  
Gembira Ria.

Menyatakan bahwa skripsi ini adalah hasil karya saya sendiri, apabila dikemudian hari ditemukan adanya bukti plagiasi, manipulasi dan / atau pemalsuan data maupun bentuk – bentuk kecurangan yang lain saya bersedia untuk menerima sanksi dari Fakultas Ekonomi Universitas Katolik Soegijapranata Semarang.

Semarang, 12 Februari 2001



(Iwan Setiawan )