



Entrepreneurship Kewirausahaan

Part 5:

Financial Quotion

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Outline of the course

1. Concept
2. Karakter
3. Leadership
4. Komunikasi dan Motivation
5. **FSQ – Finantial Quotion**
6. FSQ – Spiritual Quotion
7. Thinking, creativity dan Innovation
8. Business model dan Proposal
9. Technopreneur: Entrepeneur dibidang Teknologi
10. Dari Pekerja menjadi Entrepeneur menjadi Investor



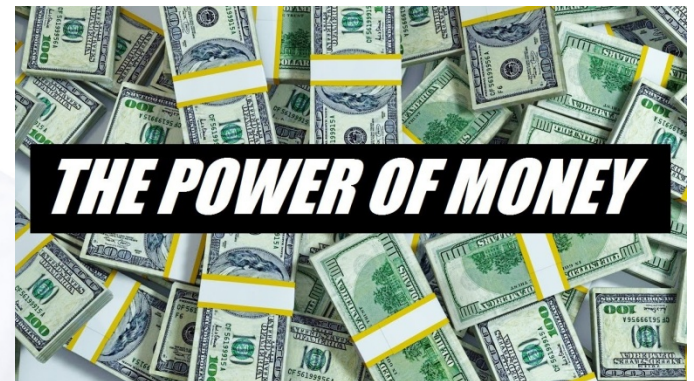
The only difference between
these two notes



Financial adalah kumpulan **Ide dan persepsi**

Pertanyaan2 untuk perenungan:

- Seberapa penting financial education?
- Anda punya masalah dengan finansial/ uang?
- Terdidikkah anda tentang UANG?



Persepsi menentukan sikap

- Apa image/persepsi kita tentang Finance?
- Seberapa penting Finansial intelligent untuk seorang Entrepreneur?



Pentingkah uang buat anda?



- Apa 3 hal yang akan anda lakukan jika anda diberi 100 Milyar?



Buatkan list monthly income and expenditure



www.shutterstock.com · 171944909

INCOME STATEMENT

Income

Expenses

Finansial Cash flow

- Bagaimana memperbesar income?
- Bagaimana memperkecil pengeluaran
- Bagaimana memmanage (finantial intelligent)



Company Financial Cash flow

- Bagaimana memperbesar income?
- Bagaimana memperkecil pengeluaran
- Bagaimana manage (financial intelligent)



How to solve financial problems?



Do we learn FQ other than IQ?

- Sekolah kita mengajarkan FQ?
- Sekolah kita mengajarkan bagaimana HIDUP?
- Bagaiman BERFIKIR?



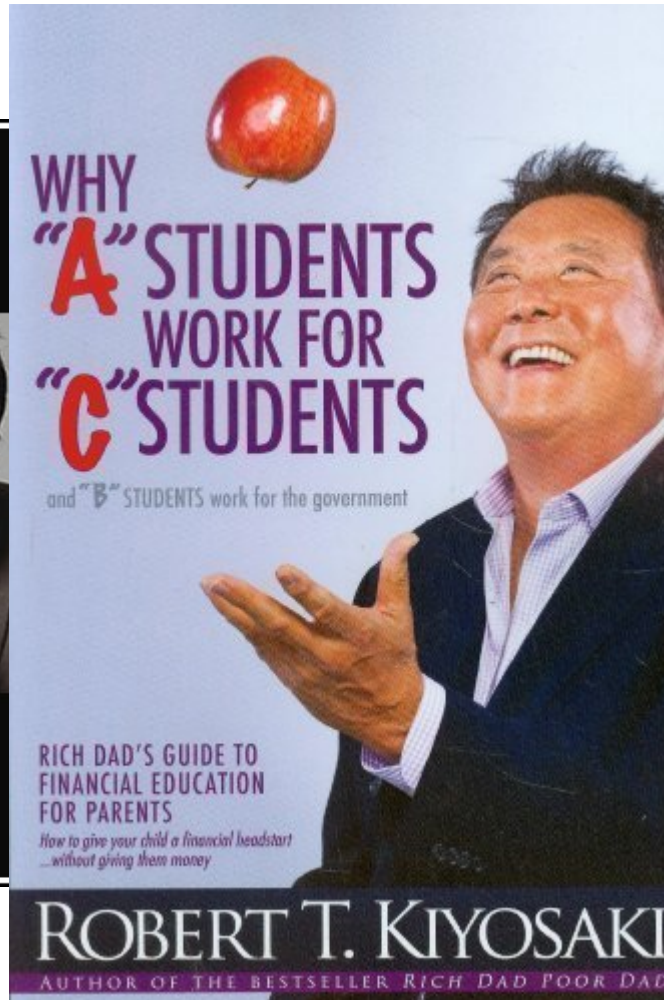
financial intelligence centre
REPUBLIC OF SOUTH AFRICA

school of thinking 
half a billion lessons since 1979 ...



THINKING SCHOOL
AFRICA 2014

Kenapa sekolah gagal mendidik?



are important and so is
y're both important and
cting one of them.

Kiyosaki)

izquotes.com

Apa salahnya Falsafah robinhood?

- Ambillah dari orang kaya, dan berikan ke orang miskin....



Bagaimana anak bisa kita unggul secara finansial?

- Dengan mempelajari apa yg tidak diajarkan di Sekolah, FI
- Supaya lebih cerdas dalam hal uang
- Tidak takut uang
- Kapitalis vs sosialis
- Spesialis vs generalis, pekerja vs pengusaha
- Sharing via enterpreneur
- Ajari FI, EI, SI



Pengaruh kebodohan Finansial

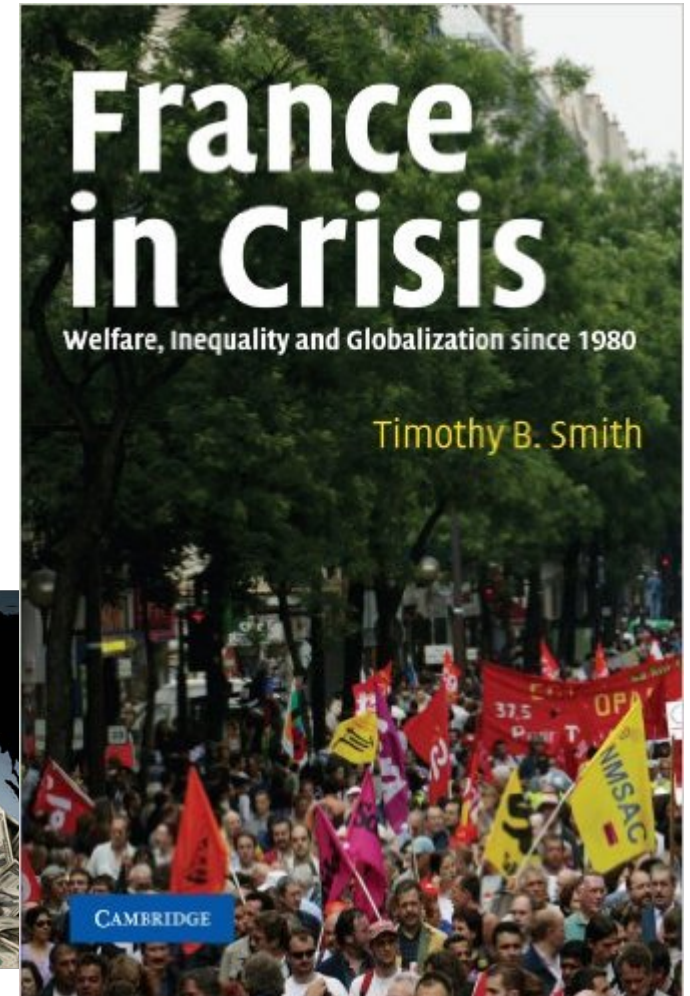
- Skala Pribadi:
Keluarga menderita



- Skala Perusahaan:
Karyawan menderita

Pengaruh kebodohan Finantial

- Pemimpin:
Rakyat menderita



Berapa nilai FQ saya?



- **Melek** finansialkah saya?
- Pernah **belajar** keuangankah saya?
- Saat ini berapa **waktuku** kusisihkan untuk belajar keuangan?
- Tahukah **apa** yang perlu dipelajari?
- Bisa belajar **dimanakah**?
- Apa yang harus kulakukan untuk punya **FQ tinggi**?

Persepsi budaya salah tentang finance !

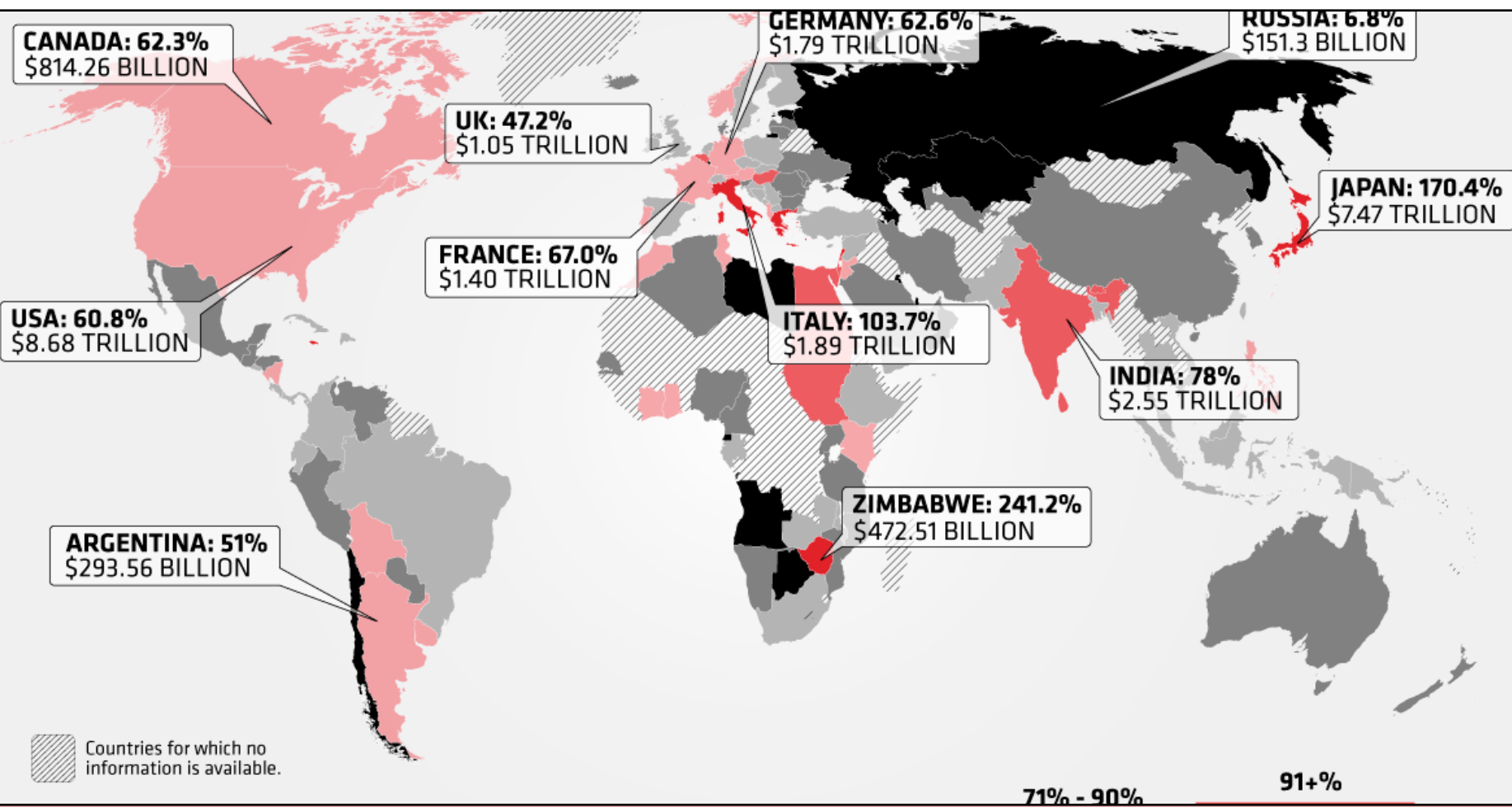
- Sekolah untuk dapat kerja gaji tinggi
- Menabung supaya kaya
- Miliki rumah, mobil sebagai aset anda
- Jangan berhutang
- Makin kaya makin besar pajaknya
- dll

Siapakah anda untuk hal terburuk?



Usia tua merupakan LIABILITY, perlu uang lebih banyak

Hal buruk no.1



Hutang negara merupakan LIABILITY, anda harus bayar

GLOBAL FINANCIAL CRISIS



Crisis financial global merupakan LIABILITY, nilai uang turun



Pajak akan lebih tinggi

So LEARN about money/finance

- The words
- The behaviour of money
- Financial Intelligence

History of money

The magic of words

- Words can change feelings

Watch your words !!

Di sekolah dulu....

- Bersekolah
- Cari kerja
- Menabung
- Hindari hutang
- Beli rumah
- Dana pensiun

Sekarang...

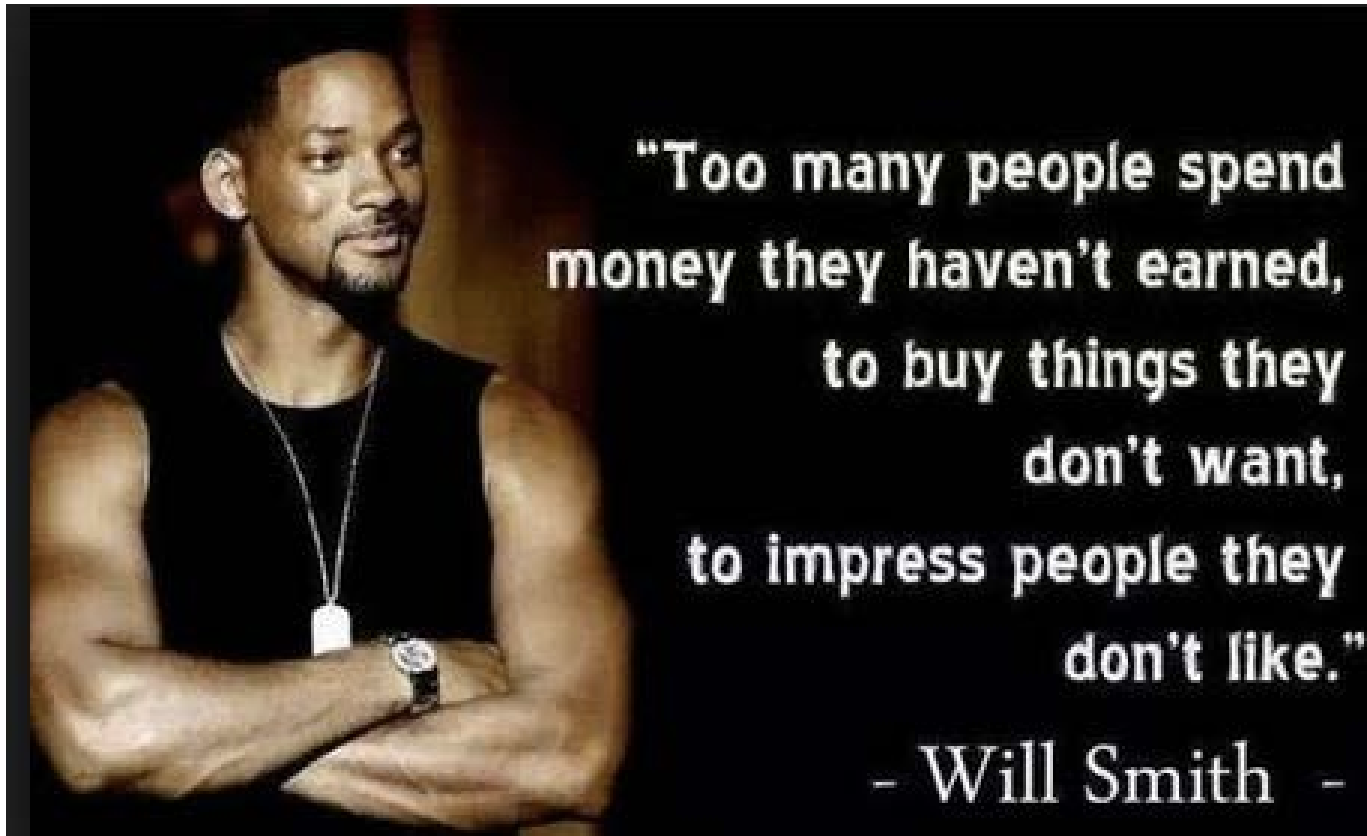
- Income
- Expenses
- Asset
- Liability
- debt
- cashflow
- Perolehan modal

Financial Quotion FQ

- Robert Kiyosaki books



Perilaku orang biasa....



Income quadrant

- Move from E to I

When you
are young,
work to learn,
not to earn.

~ Robert Kiyosaki



You Own A JOB

"R" Type
Business Owner

B
Own A System
That Works For YOU!

Investor

I

Money Works for YOU!



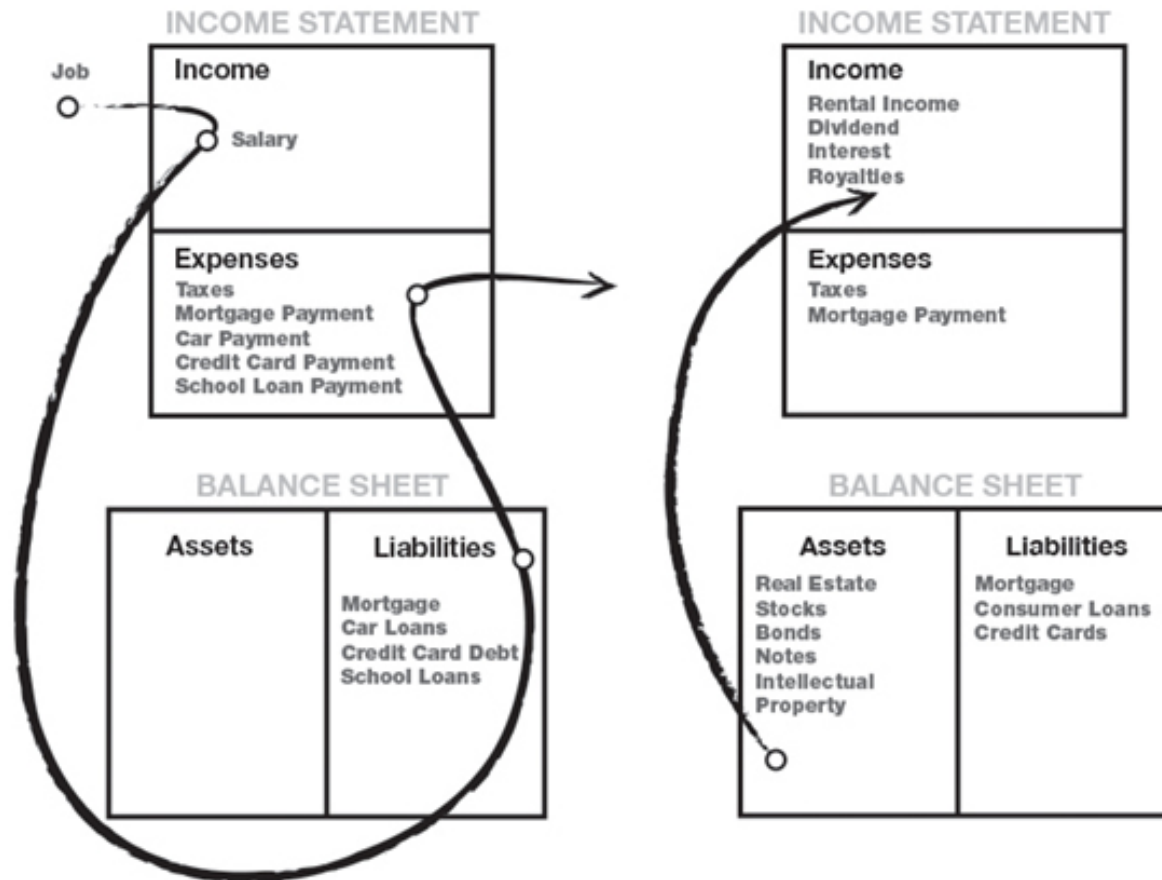
The CashFlow Quadrant E Structure of Every Job

*Don't the people
at the Top Make
the Majority of
the Money?*



Financial statement

- Focus on Asset generate income



Asset vs liability

- Asset memasukan uang ke saku anda
- Liability mengambil uang dari saku anda



ASSETS VS LIABILITIES

PHILLY INCOME PROPERTIES
Turnkey Rentals
(267) 219 5496



ASSETS



LIABILITIES



Hutang: buruk vs baik



“Once again, the 90/10 rule of money applies - 10% of the borrowers in the world use debt to get richer - 90% use debt to get poorer.”

— Robert Kiyosaki, *Why We Want You To Be Rich*

Hati-hati dengan mentalitas kita...

- Mentalitas berhak/menuntut: gaji, pensiun, BPJS, pendidikan
- Mentalitas memberi: memberi kerja, membuat rumah dll



Pajak? Merugikan atau untung?

- Mengapa kita harus bayar pajak? **BANTU PEMERINTAH**
- Siapa yang kena pajak tinggi? **PEKERJA**



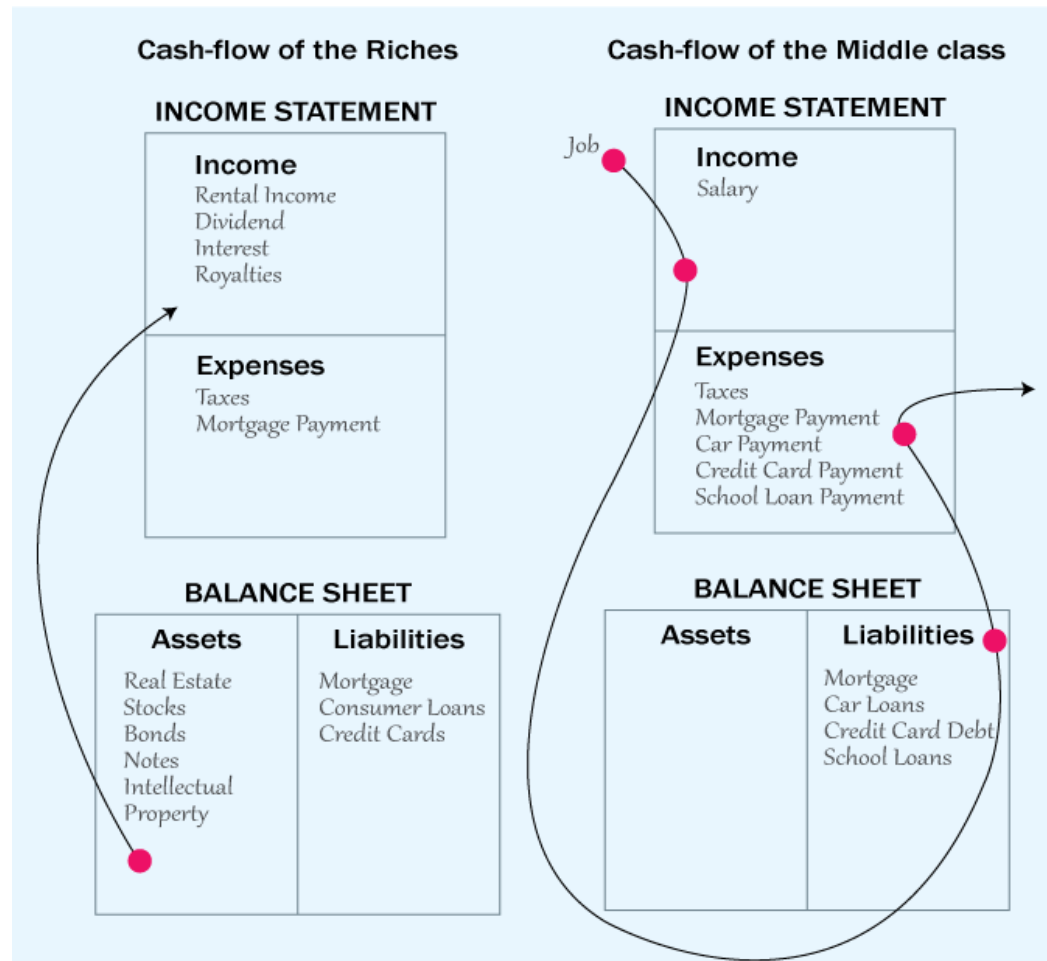
YG AKTIF INCOME DIPAJAKI LEBIH TINGGI !!!!

Alasan Pemerintah memberi tax break



Wealth Strategy: Generate asset

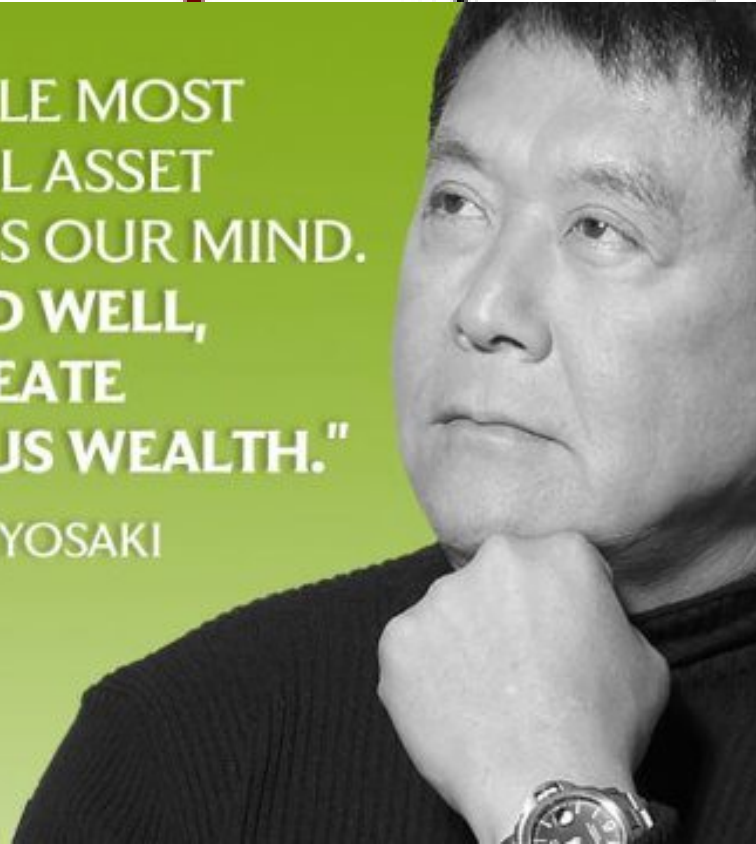
- Bagaimana meningkatkan penghasilan?



4 types of assets

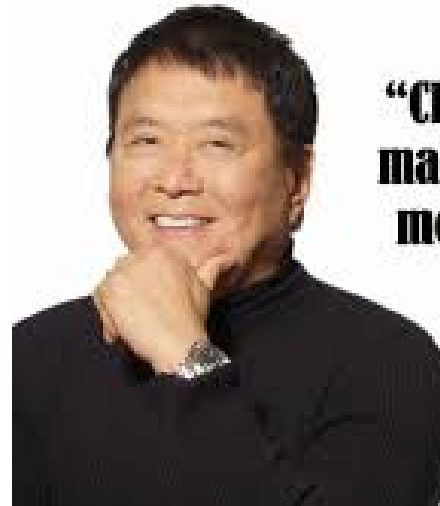
**"THE SINGLE MOST
POWERFUL ASSET
WE HAVE IS OUR MIND.
IF TRAINED WELL,
IT CAN CREATE
ENORMOUS WEALTH."**

– ROBERT KIYOSAKI



INVESTASI TERBAIK TO GENERATE ASSETS

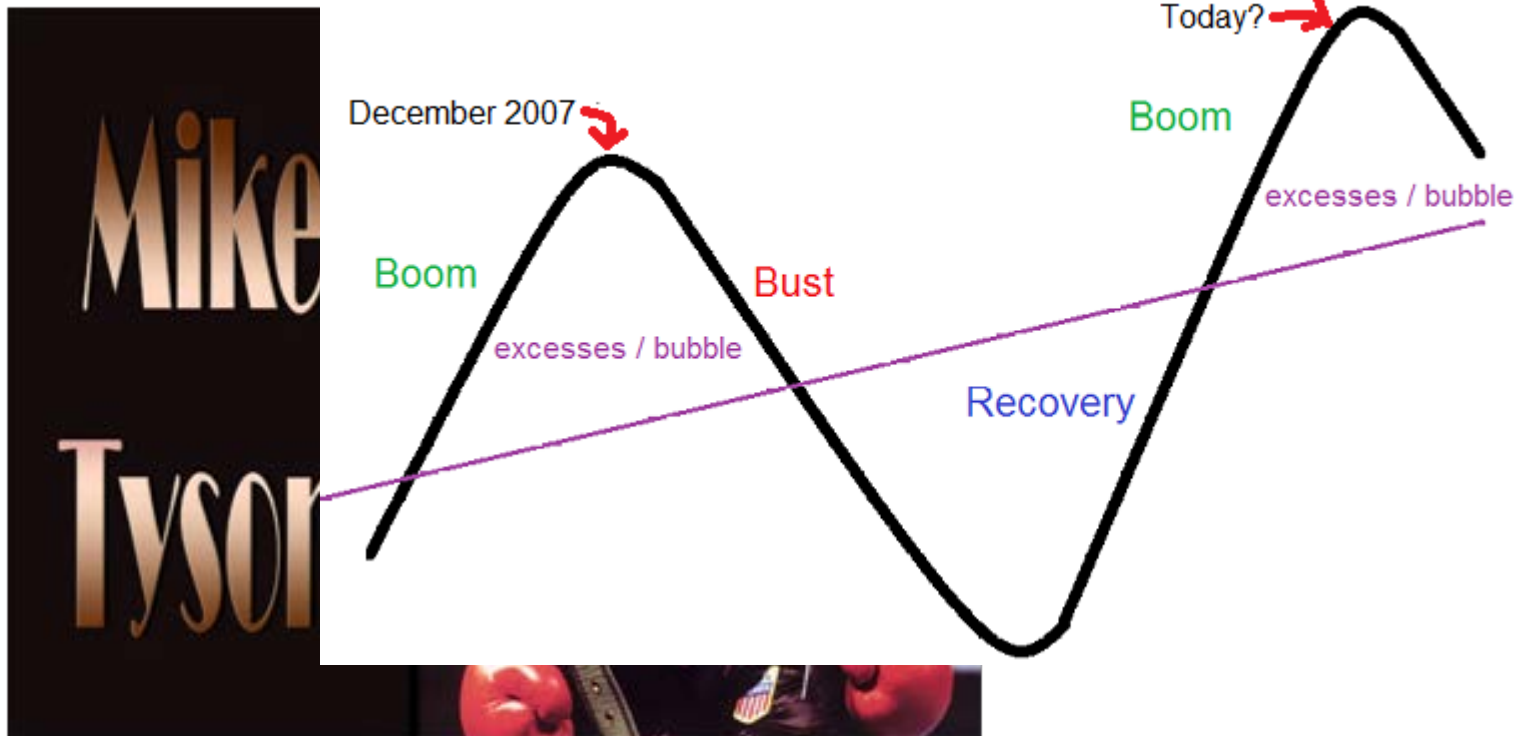
- Property
- Commodity business
- Business partnership – know the CEO
- Bisnis Yang mudah hutang
- Mendorong program pemerintah
- Bisa bertemu banyak orang kaya
- GIVING/ SERVING



“Change your focus from making money to serving more people makes the money come in.”

Kenapa kita bangkrut?

- Bodoh finansial dan bodoh spiritual
- Tidak tahan roller coater



FAILURE is a necessity

**“Success is a poor
teacher”**

— Robert Kiyosaki, Cashflow Quadrant: Rich Dad's Guide
to Financial Freedom

Spiritual in Finance

- Orang miskin cenderung mendengarkan ayat2 tentang jahatnya uang

”Harta dan anak-anak adalah perhiasan kehidupan dunia tetapi amalan-amalan yang kekal lagi shalih adalah lebih baik pahalanya di sisi Tuhanmu serta lebih baik untuk menjadi harapan” [QS. Al-Kahfi : 46].

Spiritual in Finance

- Orang miskin cenderung mendengarkan ayat2 tentang jahatnya uang

"Kecelakaanlah bagi setiap pengumpat lagi pencela, yang mengumpulkan harta dan menghitung-hitungnya. Dia mengira bahwa hartanya itu dapat mengekalkannya" [QS. Al-Humazah : 1-3].

"Dan kamu mencintai harta benda dengan kecintaan yang berlebihan" [QS. Al-Fajr : 20].

Spiritual in Finance

- Orang kelas menengah cenderung mengikuti ayat2 tentang bersikap puas dan bersyukur atas uang yang mereka miliki

*”Dan (ingatlah juga), tatkala Tuhanmu memaklumkan :
Sesungguhnya jika kamu bersyukur, pasti Kami akan menambah
(nikmat) kepadamu, dan jika kamu mengingkari (nikmat-Ku),
maka sesungguhnya adzab-Ku sangat pedih” [QS. Ibrahim : 7].*

*“Dan Allah melebihkan sebahagian kamu dari sebagian yang
lain dalam hal rezki.” (QS. An Nahl: 71)*

Spiritual in Finance

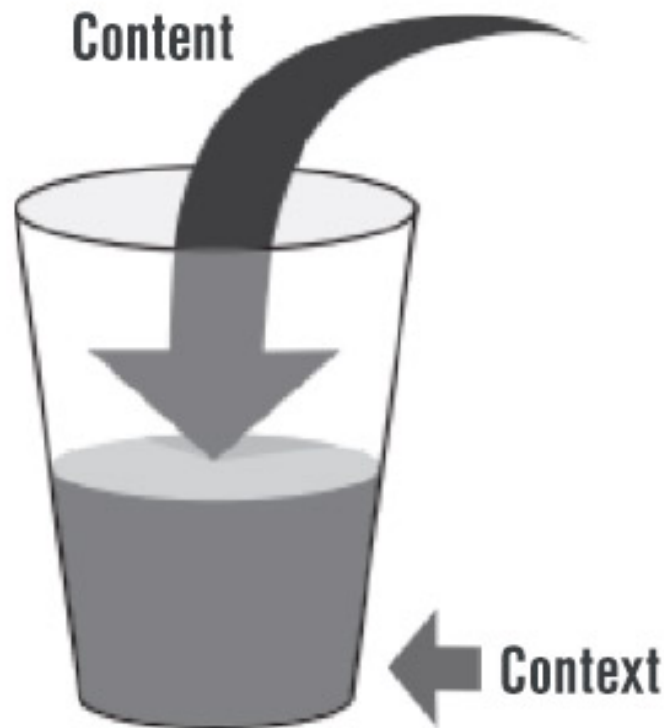
- Orang kaya cenderung mendengarkan ayat2 tentang bagaimana TUHAN mengganjar orang kaya dan menghukum orang miskin

” Kefakiran itu dekat sekali dengan Kekafiran “

” Allah lebih menyukai Muslim yang kuat iman dan nafkahnya dari pada muslim yang lemah “

Ayat mana yang anda gunakan?

- Ayat sebagai tool-content, gunakan sesuai dengan context



summary

- Jadilah Melek Finansial
- Akumulasi asset
- Perhatikan financial statement anda
- Mentalitas memberi
- Asahlah FI, EI dan SI anda

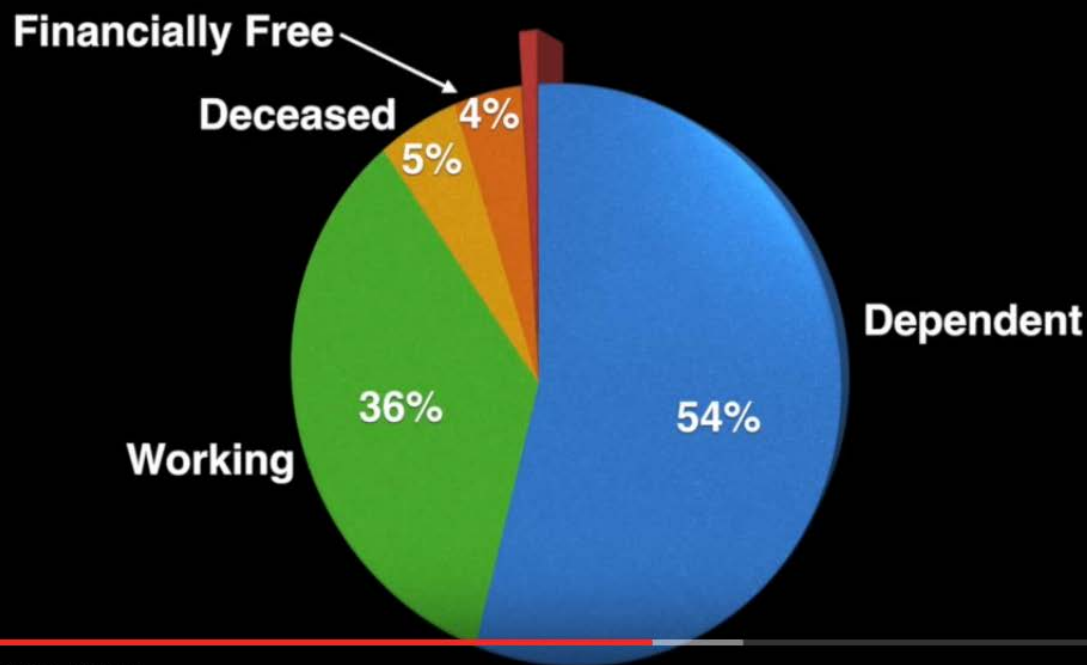
“In today’s rapidly changing world, the people who are not taking risk are the risk takers.”

— Robert Kiyosaki



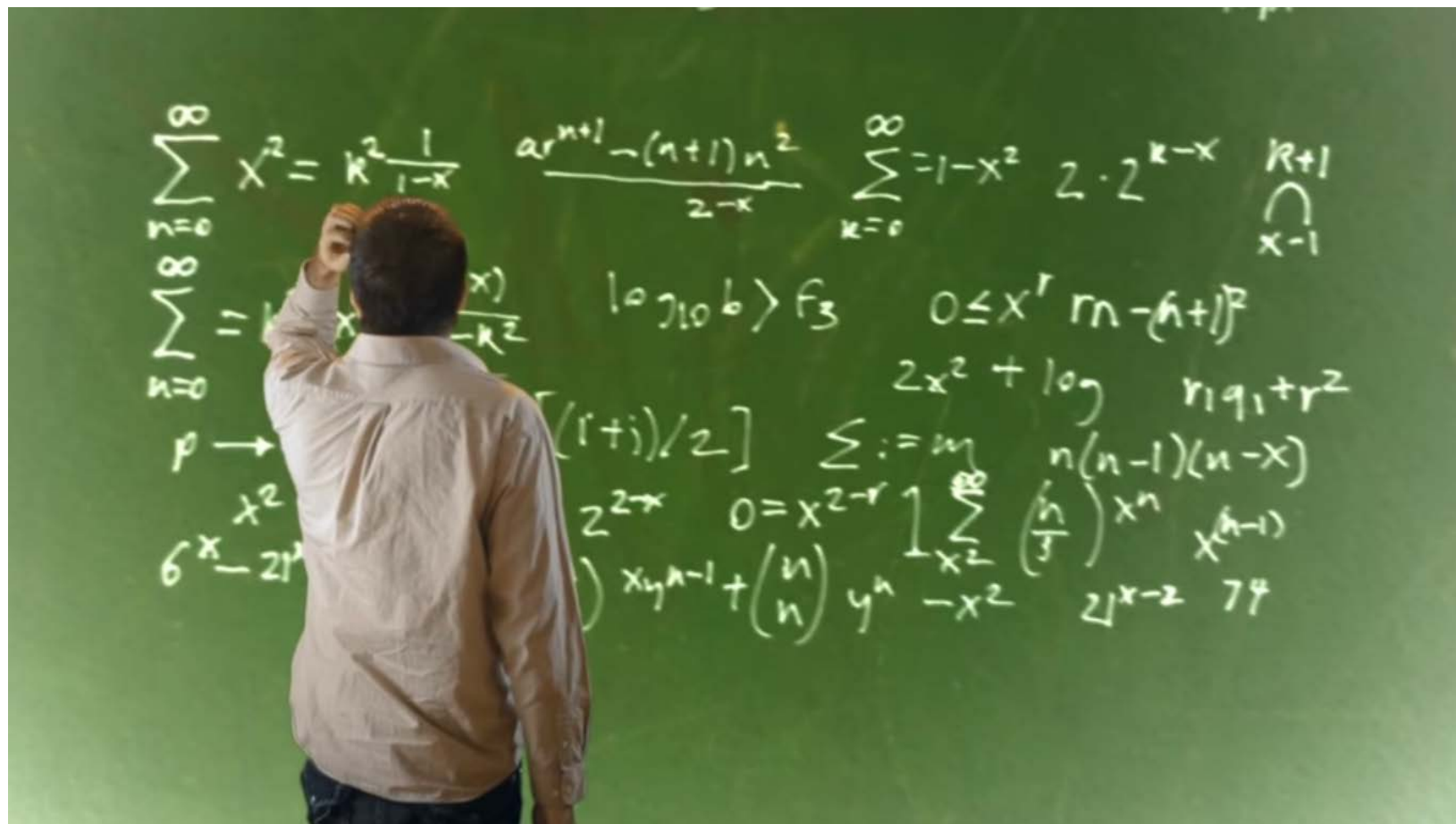
TERIMA-KASIH

Today's 65 Year Olds*




Exit full screen

Confuse?





Shift your focus from making “piles of cash” to creating “streams of cash.”



making piles of cash to creating
streams of cash make

New vs old rules



Misconceptions 1

Have you ever wondered why there are so many T.V. shows on “flipping” houses and none on “holding” them?



Educate yourself financially

Lesson 1 : The Rich Don't Work For Money



- ❑ “The poor and the middle class work for money. The rich have money work for them.”
- ❑ Rich really did “**make money.**” They did not work for it.

Misconceptions 2

Have you ever wondered why if real estate has created more millionaires and billionaires than any other industry or investment vehicle, why is real estate so commonly referred to as a “risky” investment?



Educate yourself financially



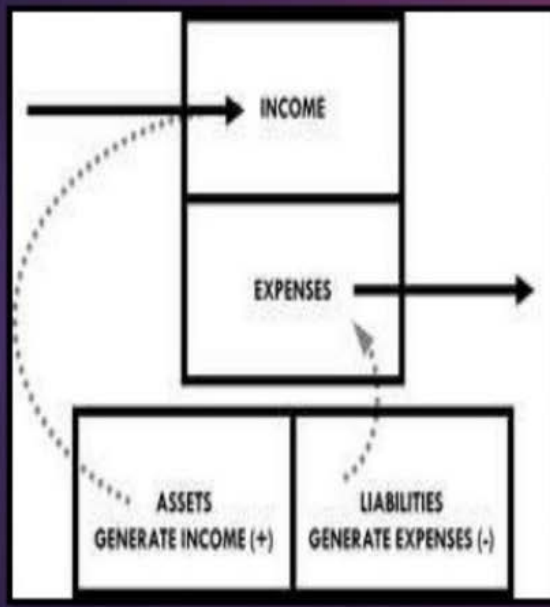
Investing isn't risky; not
being in control is risky.

Robert T. Kiyosaki

[quoteandc](#)

Financial education

Lesson 2 : Why Teach Financial Literacy ?



"If you want to be rich, you need to be financially literate."

- ▶ The **rich buy assets**.
- ▶ The **poor only have expenses**.
- ▶ The **middle class buy liabilities**; they **think are assets**."

Lesson 3 : MIND YOUR OWN BUSINESS

RICH

- **Asset columns**
- **Work for themselves**
- Indulge very **rarely in Luxuries.**

POOR and MIDDLE

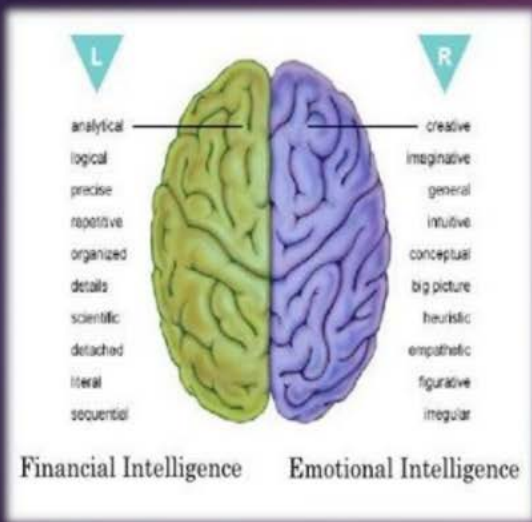
- **Income statements.**
- **Work for owners of their companies, then for government through taxes.**
- Indulge in **Luxuries very often**, even buys it on **Credits.**

Lesson 4: THE HISTORY OF TAXES AND THE POWER OF CORPORATIONS



- ▶ The rich created the **corporation** as a vehicle to limit their risk
- ▶ Rich use their **resources**
- ▶ Employees earn and get taxed.
- ▶ A Corporation earns, spends everything it can, and is taxed on anything that is left.

Lesson 5 : THE RICH INVENT MONEY –HOW ?



Making MONEY is a SKILL.

- Financial intelligence is simply having more options.
- Invest more in financial education
- The single most powerful asset we all have is our mind.

Lesson 6 : **WORK TO LEARN— DON'T WORK FOR MONEY**

When you
are young,
work to learn,
not to earn.

~ Robert Kiyosaki



Clip slide

- Sales, accounting, investing, and law-synergy of Making Money.
- Sales and Marketing –Ability to Sell
- Communication skills

Old rules

How to Build Wealth

Go to school!

Get good grades!

Go to college!

Get a good job!

Work, work, work!

Save, save, save!

Live below your means!

Clip coupons!

~~*Buy a used car!*~~



19:22 / 30:36



How to Build Wealth



**99% OF THE
POPULATION
IS FAILING!**

19:56 / 30:36



Passive income



LIVE NOW!

4+ Years

LIVE LATER!



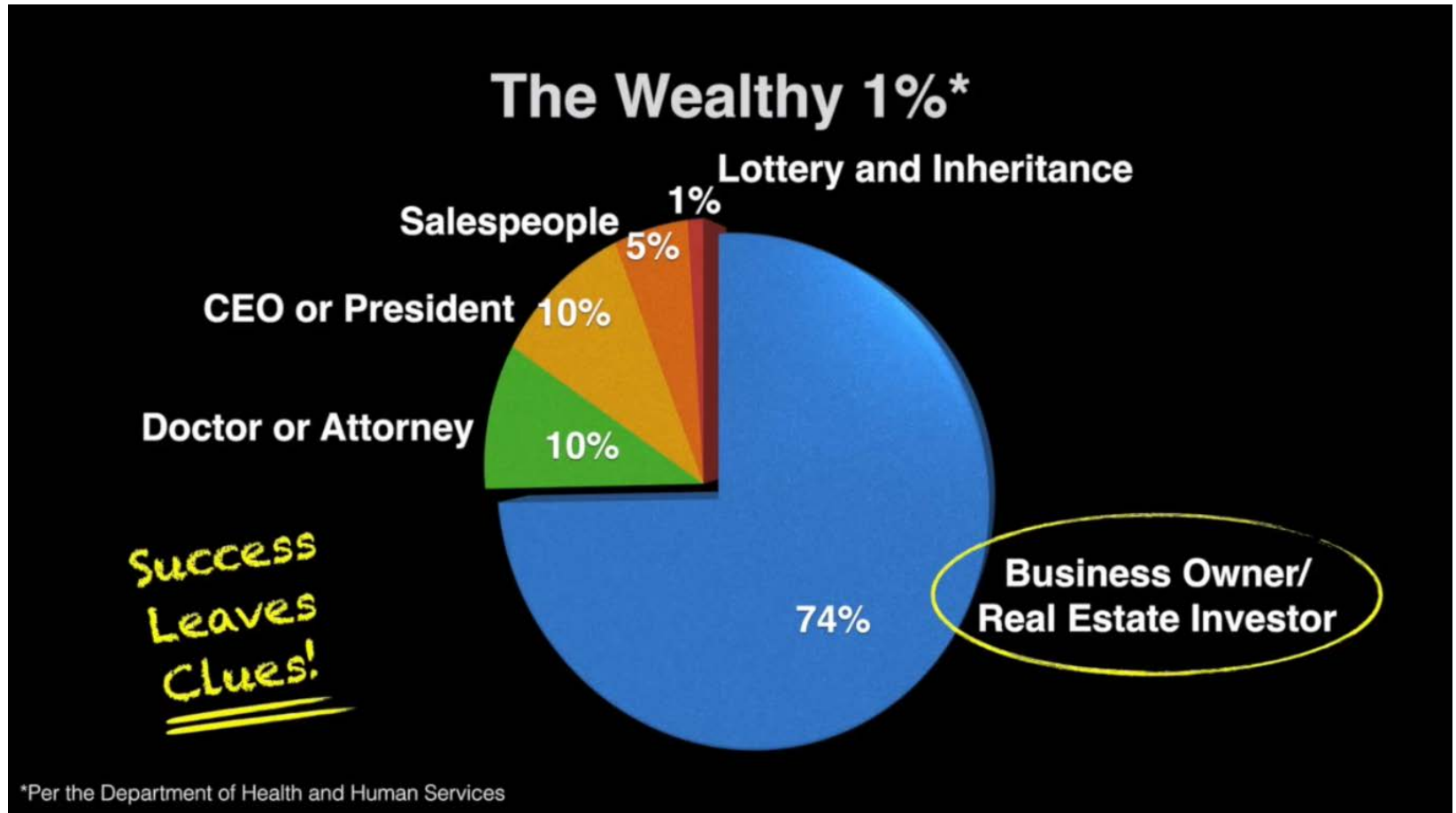
People confuse "cash"
with "cash flow."

\$500/cash = \$500/cash flow ??

FLIP! for \$30,000 of cash?

HOLD! for \$500/cash flow?

How did they get wealthy?



Epic
REAL ESTATE

Cash Flow
savvy

SAVE?

\$1,200,000 → 4% ROI → \$4,000/month

40 Years?

GOAL!

OR...

CREATE! (\$400K)

\$4,000/month

4 Years?

FINANCIAL
FREEDOM!

Epic
REAL ESTATE

Cash Flow /
savvy

Flipping Houses might make you rich,
But HOLDING THEM will make you
WEALTHY PERMANENTLY!

Epic
REAL ESTATE

Cash Flow /
savvy

St. Louis

Project
Mgr

Team
1

Team
2

Indianapolis

Project
Mgr

Team
1

Team
2

Cleveland

Project
Mgr

Team
1

Team
2

Memphis

Project
Mgr

Team
1

Team
2

Birmingham

Project
Mgr

Team
1

Team
2

- 1. Property Mgr.
- 2. Contractor
- 3. Realtor
-

Volume = Leverage

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savvy

GET STARTED!

1. EpicProAcademy.com *We'll show you how!*

We'll do it with you!
2. CashFlowSavvy.com

3. EpicWealthFund.com *We'll do it for you!*