



## HOW TO SOURCE AND USE OF MAJU JAYA BUILDING STORE FUNDS

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### ABSTRACT

#### ABSTRACT

The need for capital is very supportive of business activities, because the owner must be wise in using the sources of funds that have been obtained. The benefits and objectives of the analysis of the sources and uses of funds to find out how to use the funds and where the funds are obtained from Research uses quantitative methods, in determining the relationship between variables in a population through calculations derived from samples Analysis of Sources and Use of Funds at Maju Jaya Building Stores, through; Analysis of Changes in Working Capital Reports, Analysis of sources and uses of funds, and Analysis of reports on sources and uses of Working Capital results obtained; Report on Changes in Working Capital has increased obtained from; income or profit; accumulated depreciation; and capital. These changes occurred in an increase in cash/bank balances, inventories, followed by a decrease in trade payables and others, as well as a decrease in bank loans, both working capital credit and investment credit, sources of funds obtained from company profits, a decrease in receivables and accumulated depreciation, then the use of these funds. which is used to increase cash/bank balances, payment of debts.

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## 1. INTRODUCTION

Limited capital is one of the inhibiting factors for the development of the company, which means the role of funds in a company is very important which is a determining factor for the development of every company, therefore the owner of the company must really know where the source of funds is obtained to meet capital needs, and what it is used for so that it is clear how to use it.

Analysis of sources of funds or analysis of funds is very basic and important for financial managers or entrepreneurs. The benefits of analyzing the sources and uses of funds are to find out how to use the funds and where the funds are obtained. To find out a report that describes the origin of the source of funds and the use of funds, through an analysis that is usually carried out using an analysis of financial ratios in the reporting period. Basically, every company is faced with the problem of using funds for its operational activities, through these activities the company's business can develop, so that the funds used in order to support operations are expected to be able to enter the company again through the sales proceeds. In a series of discussions concerning funds, Toko Bangunan Maju Jaya started with a discussion on matters relating to changes in funds in terms of cash.

Furthermore, from other changes found in the sources of the company's funds, namely the increase in the company's business capital, from this additional working capital, it is invested in inventories, and is a need for funds to increase cash, but keep in mind that if the company uses the funds it is embedded in cash. and the bank is too large, the company will be very liquid and it can be said that the funds are idle, so that the company's profits cannot increase and even decrease. The results from the addition of working capital are also intended to pay off debt, both debts to banks and trade payables, thus the company will use its own capital more than capital from outside. Similarly, reserves or accumulated depreciation of fixed assets are intended to overcome the decline in profit, so that if income (operating profit) decreases, with the increase in accumulated depreciation reserves, it is a source of funds from the company.

## 2. Literature Rivew

### A. Report on Changes in Working Capital

An entrepreneur is required to know accounting and understand financial management, so

that it can be ensured that the entrepreneur can find out how much funds or capital should be needed for the development of his company. Limited capital is one of the inhibiting factors for the company, which means that the role of funds in a company is very important which is a determining factor for the development of every company. The owner of the company must also know the existence of the change in capital in fact before making a report on the source and use of company funds and also make a report on changes in working capital. Working capital can be interpreted as an excess of current assets over current liabilities. The report on changes in working capital does not include the use of funds originating from own capital because it will not result in changes in working capital (net).

The sources of working capital, which come from:

- a. The decrease in fixed assets, which is carried out through sales or depreciation
- b. Increased long-term debt, obtained through loans to banks and others
- c. Increased capital, which is obtained from, for example, selling shares
- d. Profits from the company's operating results that are not shared

The preparation of reports on sources of funds and working capital and their use is carried out as follows:

1. Make a report on changes in the balance sheet from the two periods to be analyzed (monthly or annually)
2. Grouping these changes into groups that increase capital and reduce the amount of capital
3. Grouping the elements of the profit/loss statement not divided to increase capital or reduce capital.
4. Consolidating all financial information into reports on sources and uses of funds for the purpose of changing working capital.

#### **B. Overview of Sources and Uses of Funds**

Basically every company is faced with the problem of using funds for its operations, through these activities the company's business can develop, so that the funds used to support its operations are expected to be able to enter back into the company through the sales proceeds. Furthermore, for funds in the sense of cash (including money deposited in banks), what will be analyzed is faithful to changes in elements in the financial statements that will increase or decrease cash/banks, therefore the report is a report on Sources and Uses of cash. A statement of sources and uses of cash that shows changes in cash during a period and provides reasons for changes in cash by showing where the sources and uses of cash are. Based on the Balance Sheet and Profit/Loss Report, the sources of funds are:

1. Decrease in current assets (other than cash)
  - a. The decrease in inventory occurs because it is sold and the sales proceeds are a source of funds and cash for the company.
  - b. The decrease in receivables means that the receivables have been paid and the receipt of receivables is an addition to the funds received by the company concerned.
  - c. The decrease in marketable securities due to the sale and the sale proceeds are a source of funds/cash for the company.
2. The increase in capital, which is caused by the issuance of new shares, and the proceeds from the sale of the new shares are a source of funds.
3. There is a profit from the company's operating results, if the company gets a net profit from its operations, it is an additional fund for the company.
4. Depreciation which is a cost (non-cash) in the form of allowance for funds as a reserve for the purchase of fixed assets, as a source of company funds

While the balance sheet and income statement items, as the use of funds are:

1. The increase in current assets (other than cash), occurs due to the purchase of goods, and the purchase of these goods requires funds.

2. The increase in fixed assets, due to the purchase of fixed assets, which is the use of funds.
3. Reduction of all types of debt, both short-term debt and long-term debt.
4. Reduced capital, occurs because the owner of the company takes back or reduces the capital embedded in the company.
5. Payment of dividends in cash to shareholders.
6. The company's operational losses during a certain period.

**C. Report on Source and Use of Working Capital**

In making reports on sources and uses of funds, where the definition of funds can be interpreted the same as working capital, so that reports on sources and uses of funds describe a summary of sources and uses of working capital and changes in the elements of working capital during the period concerned. Several steps in preparing reports on sources and uses of working capital are:

1. Prepare reports on changes in working capital, to find out whether there is an increase or decrease in working capital and the amount of change in working capital.
2. Grouping the changes from non-current account factors into parts that have the impact of increasing working capital and those that have the impact of reducing working capital.
3. Grouping the factors in the statement of retained earnings/not divided into parts that have the impact of increasing working capital and those that have the impact of reducing working capital.
4. Prepare reports on sources and use of working capital

**D. Framework**

Analysis of the source and use of funds is carried out to find out where the source of funds for a business is, and used for any financing needs, so that a working capital is formed. The source of funds and their use, which occurred at the Maju Jaya Building Shop in Sukamara Bulok Tanggamus Village, were solely used to strengthen working capital, as reflected in the financial statements for 3 years from 2018 - 2020 which consisted of the Balance Sheet and Profit/Loss Report. For details, it can be seen in the schematic framework in the figure as follows:

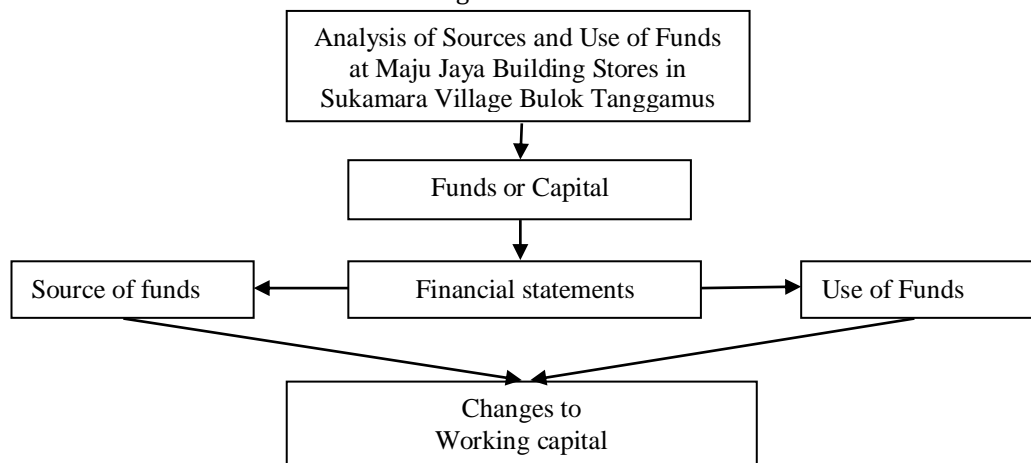


Figure 1, Schematic framework

**E. Hypothesis**

In connection with the problems that have been conveyed, a hypothesis can be put forward, that "The Source and Use of Funds is intended for the need for changes in Working Capital"

### 3. Method

#### A. Research Method

The research method used in this study is quantitative, which means that this research method can assist in determining the relationship between variables in a population through scientific calculations derived from samples that answer a number of questions about the survey conducted. And this research also does not only use theories taken from literature or theory studies, but it is also very important to build hypotheses that are related to the problem to be studied.

#### B. Variable Operational Definition

Analysis of the Source and Use of Funds at the Maju Jaya Building Store in Sukamara Bulok Tanggamus Village by doing :

1. Analysis of Changes in Working Capital Report,
2. Analysis of sources and use of funds,
3. Analysis of reports on sources of funds and use of funds

#### C. Data Collection Method

The data collection method that the author uses in this study are as follows:

1. Interview, In this method, research is carried out by researchers and business owners to find out in depth about the sources of obtaining funds and the use of the funds obtained, and how the state of the working capital of Maju Jaya Building Shop in Sukamara Bulok Tanggamus Village is obtained. From this method obtained data on the company's financial statements.
2. Documentation, in this method researchers will get more in-depth information about the source and use of funds for business needs in increasing working capital. From this method, the writer obtains information about financial reports in the form of balance sheets and profit/loss reports from the forward jaya building shop in Sukamara village, Bulok sub-district, Tanggamus district.

### 4. Results And Discussion

#### A. Situation and Condition of Research Place

The forward jaya building shop is a business engaged in trading, which sells various goods for building materials. The business is carried out with an advanced building shop, founded by Mr. Teguh Ciptawan S.E. since early 2016 in Sukamara Village, Bulok District, Tanggamus Regency. The forward jaya building shop is a building shop that sells its merchandise relatively cheaply compared to other building shops in Sukamara Village and that certainly makes many customers come to this shop. In its journey, the forward jaya building shop experienced very rapid development, so that in mid-2020 the forward jaya building shop managed to open the first branch which stood in the village of Pematang Meriga, Pardasuka District, Pringsewu Regency.

#### B. Pengumpulan dan Penyajian Data

##### 1. Data Collection

In this study, data collection using documentation through existing data is then processed into financial statements in the form of income statements and balance sheets from December 31, 2018 to December 31, 2020.

##### 2. Data Presentation

Presentation of data in the form of Financial Statements including reports, balance sheets and profit and loss reports on the use of net income at the Maju Jaya Building Store in Sukamara Bulok Tanggamus Village in 2018 - 2020 is presented in the following table:

Table. 1  
Balance As of December 31 2018, 2019, and 2020 (in IDR 000)

DESCRIPTION	2018	2019	2020
<b>ASSETS</b>			
Cash	20,000	30,000	30,000
Bank	60,000	130,000	100,000

Receivables	142,160	75,000	69,150
Stock	200,000	250,000	300,000
<b>Total Current Assets</b>	<b>422,160</b>	<b>485,000</b>	<b>499,150</b>
<b>Fixed assets</b>			
Land	200,000	200,000	200,000
Building	250,000	250,000	250,000
Vehicle	100,000	100,000	100,000
Equipment	15,000	15,000	15,000
Ak. Building Depreciation	(50,000)	(62,500)	(75,000)
Ak. Vehicle Depreciation	(20,000)	(40,000)	(60,000)
Ak. Equipment Depreciation	(3,000)	(6,000)	(9,000)
<b>Total Fixed Assets</b>	<b>492,000</b>	<b>456,500</b>	<b>421,000</b>
<b>TOTAL ASSETS</b>	<b>914,160</b>	<b>941,500</b>	<b>920,150</b>
<b>PASSIVE</b>			
Accounts payable	200,000	175,000	150,000
Other debts	73,150	54,030	54,030
Working capital credit	50,000	35,000	25,000
<b>Total short-term debt</b>	<b>323,150</b>	<b>264,030</b>	<b>204,640</b>
Investment Credit	250,000	200,000	150,000
<b>Total Amoun of debt</b>	<b>576,200</b>	<b>470,130</b>	<b>363,790</b>
Capital			
Startup Capital	291,670	337,960	471,370
Retained earning	46,290	133,410	84,990
<b>Total Capital</b>	<b>337,960</b>	<b>471,370</b>	<b>556,360</b>
<b>TOTAL PASSIVE</b>	<b>914,160</b>	<b>941,500</b>	<b>920,150</b>

Source: Maju Jaya Building Shop, Sukamara village Bulok Tanggamus

Table. 2  
INCOME STATEMENT As of December 31, 2018-2020 ( in IDR 000)

AKUN	2018	2019	2020
<b>Sale</b>			
Gross Sales	1,400,000	1,550,000	1,250,000
Sales discounts	10,000	15,000	15,000
<b>Net Sales</b>	<b>1,390,000</b>	<b>1,535,000</b>	<b>1,235,000</b>
Initial Prepare	150,000	200,000	250,000
Purchase	1,100,000	1,150,000	905,000
Ending Supplies	200,000	250,000	300,000
<b>Cost of goods sold</b>	<b>1,050,000</b>	<b>1,100,000</b>	<b>855,000</b>
<b>Sales Profit</b>	<b>340,000</b>	<b>435,000</b>	<b>380,000</b>
Marketing Fee	2,400	2,400	2,400
Employee Salary Cost	144,000	144,000	144,000
Electricity cost	6,000	6,000	6,000
Asset Depreciation Cost	35,500	35,500	35,500
Other Fees	3,000	3,000	3,000
<b>Total Operating Cost</b>	<b>190,900</b>	<b>190,900</b>	<b>190,900</b>
<b>E B I T</b>	<b>149,100</b>	<b>244,100</b>	<b>189,100</b>
Interest	31,000	29,200	28,000
<b>E B T</b>	<b>118,100</b>	<b>214,900</b>	<b>161,100</b>
Tax 10%	<b>11,810</b>	<b>21,490</b>	<b>16,110</b>
<b>E A T</b>	<b>106,290</b>	<b>193,410</b>	<b>144,990</b>

Source: Maju Jaya Building Shop, Sukamara village Bulok Tanggamus

### c. Data analysis

Based on the results of data collection, then an Analysis of the Source and Use of Funds is carried out, using the analytical method

#### 1. Capital Change Report

Table. 3  
Statement of changes in capital Year 2018 to 2019 (in IDR 000)

URAIAN	31 Desember	Perubahan	Sumber & Penggunaan	Modal Kerja
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	2018	2019	Debet	Kredit	Naik	Turun	Naik	Turun
Cash	20,000	30,000	10,000	-	-	--	10,000	-
Bank	60,000	130,000	70,000	-	-	--	70,000	-
Receivables	142,160	75,000	-	67,160	-	-	-	67,160
Stock	200,000	250,000	50,000	-	-	-	50,000	-
Fixed assets	565,000	565,000	-	-	-	-	-	-
Ak. Shrinkage	-3,000	-8,500	-	35,500	35,500	-	-	-
<b>TOTAL ASSETS</b>	<b>914,160</b>	<b>941,500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Accounts payable	200,000	175,000	25,000	-	-	-	25,000	-
Other debts	76,200	60,130	16,070	-	-	-	16,070	-
Working capital credit	50,000	35,000	15,000	-	-	-	15,000	-
Investment Credit	250,000	200,000	50,000	-	-	-	50,000	-
Startup Capital	291,690	337,960	-	46,290	46,290	-	-	-
Retained earning	46,290	133,410	-	87,120	87,120	-	-	-
<b>TOTAL PASSIVE</b>	<b>914,160</b>	<b>941,500</b>	<b>236,070</b>	<b>236,070</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
					168,910	-	236,070	67,160
					-	168,910	-	168,910
					168,910	168,910	236,070	236,070

Source: Maju Jaya Building Shop, Sukamara Bulok Tanggamus village, which is processed

Based on the data above, in 2019 against 2018, Working Capital increased by Rp. 168,910,000,- which was sourced from an increase in depreciation of Rp. 35,500,000,- capital change Rp. 46,290,000,- and an increase in retained earnings of Rp. 87.12 million,- While the change in Working Capital occurred in the increase in the cash balance of Rp. 10,000,000,- save in the Bank Rp. 70,000,000, - and inventory Rp. 50,000,000, - and reduced Receivables Rp. 67.160.000,- Accounts Payable Rp.25,000,000,- Other payables Rp. 16,070,000,- and Working Capital Loans of Rp. 15,000,000,- also Investment Credit decreased by Rp. 50,000,000,-

Furthermore, how is the financial position in 2019-2020 as shown in the following table:

Table. 4  
Statement of changes in capital Year 2019 to 2020 (in IDR 000)

URAIAN	31 Desember		Perubahan		Sumber & Penggunaan		Modal Kerja	
	2019	2020	Debet	Kredit	Naik	Turun	Naik	Turun
Cash	30,000	30,000	-	-	-	-	-	-
Bank	130,000	100,000	-	30,000	-	-	-	30,000
Receivables	75,000	69,150	-	5,850	-	-	-	5,850
Stock	250,000	300,000	50,000	-	-	-	50,000	-
Fixed assets	565,000	565,000	-	-	-	-	-	-
Ak. Shrinkage	-108,500	-144,000	-	35,500	35,500	-	-	-
<b>TOTAL ASSETS</b>	<b>941,500</b>	<b>920,150</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Accounts payable	175,000	150,000	25,000	-	-	-	25,000	-
Other debts	60,130	38,790	21,340	-	-	-	21,340	-
Working capital credit	35,000	25,000	10,000	-	-	-	10,000	-

Investment Credit	200,00 0	150,00	50,000	-	-	-	50,000	-
Startup Capital	337,96 0	471,37 0		133,41 0	133,41 0	-	-	-
Retained earning	133,41 0	84,990	48,420	-	-	48,420	-	-
<b>TOTAL PASSIVE</b>	<b>941,50 0</b>	<b>920,15 0</b>	204,76 0	204,76 0	-	-	-	-
Kenaikan Modal Kerja					168,91 0	48,420	156,34 0	35,850
					-	120,49 0	-	120,49 0
					168,91 0	168,91 0	156,34 0	156,34 0

Source: Maju Jaya Building Shop, Sukamara Bulok Tanggamus village, which is processed

Based on the data above, in 2020 from 2019, Working Capital has increased by Rp. 120,490,000,- which was sourced from an increase in depreciation of Rp. 35,500,000,- capital change Rp. 133,410,000,-As for the change in Working Capital due to an increase in inventory of Rp. 50,000,000,- reduced balance of funds in the Bank by Rp. 30,000,000,- derivatives Receivable Rp. 5.850.000,- followed by a decrease in Accounts Payable of Rp. 25,000,000,- Other debts Rp. 21,340,000,-and Working Capital Credit Rp. 10,000,000,- and for Investment Credit there is also a reduction of Rp.50,000,000,-

## 2. Overview of Sources and Uses of Funds

To find out more about the steps taken by the leadership, it is necessary to state where the funds were obtained and what the funds were used for by the company as shown in the following table:

Table 5.

Overview of Sources and Uses of Funds 2018-2019 period (in IDR 000)

Sumber Dana		Penggunaan Dana	
Bertambahnya Modal Kerrja	46,290	Berkurangnya Hutang Bank	65,000
Bertambahnya Laba	87,120	Berkurangnya Hutang Dagang	25,000
Berkurangnya Piutang	67,160	Berkurangnya Hutang Lainnya	16,070
Bertambahnya Ak. Penyusutan	35,500	Bertambahnya Kas	10,000
		Bantambah Kas di Bank	70,000
		Bertambahnya Persediaan	50,000
Jumlah	236,070	Jumlah	236,070

Source: Maju Jaya Building Shop, Sukamara Bulok Tanggamus village, which is processed

From the table of Summary of Sources and Uses of Funds, it can be explained that the source of funds occurred in large changes in profit changes, namely Rp. 87,120,000, - then there was a decrease in Receivables of Rp. 67.160.000,- addition to working capital Rp. 46,290,000,- as well as an addition to Depreciation of Rp. 35,500,000,-

Meanwhile, from the additional funds of Rp. 236,070,000, - by the company used for the purpose of increasing the amount of money in the bank by Rp. 70,000,000, - reducing Debt to the Bank for Working Capital Loans and Investment Loans by Rp. 65,000,000,- increase inventory by Rp. 50,000,000, - and used for trade payables, other payables and for cash needs in cash.

Table 6.

Overview of Sources and Uses of Funds 2018-2019 period (in IDR 000)

Sumber Dana		Penggunaan Dana	
Increased Working Capital	133,410	Reduced Bank Loans	60,000
Reduced Cash in the Bank	30,000	Reduced Accounts Payable	25,000
Reduced Accounts Receivable	5,850	Reduced Other Debt	21,340
Increase in Ak. Shrinkage	35,500	Increased Inventory	50,000
		Reduced Profit	48,420
Total	204,760	Total	204,760

Source: Maju Jaya Building Shop, Sukamara Bulok Tanggamus village, which is processed

Based on the Summary of Sources and Uses of Funds, it can be explained that the source of funds occurred in a large change in changes in the addition of working capital, namely Rp.

133,410,000,- which was followed by an increase in accumulated depreciation of Rp. 35,500,000, - then there was a decrease in the funds in the Bank of Rp. 30,000,000, - as well as a decrease in receivables of Rp. 5.850.000,- While the additional funds of Rp. 204,760,000, - which the company uses for the purpose of reducing the amount of Working Capital Credit and Investment Credit at the bank by Rp. 60,000,000, - to reduce trade payables of Rp. 25,000,000, - and other payables of Rp. 21,340,000,- also used to increase inventory by Rp. 50,000,000, - and to cover the decrease in income of Rp. 48,420,000,-

### 3. Report on sources and use of working capital.

Reports on sources and uses of working capital are very important, especially for investors and creditors, from the results of the analysis of the report information will be obtained on how the company uses its funds. From the financial statements, it can be explained the causes of changes in working capital, from 2018 to 2019 as follows:

Source of working capital:		
Accumulated depreciation	Rp. 35.500.000,-	
Startup Capital	Rp. 46.290.000,-	
Retained earning	<u>Rp. 87.120.000,-</u>	Rp. 168.910.000,-
The use of working capital		<u>Rp. -</u>
Increase in working capital		Rp. 168.910.000,-

The calculation results above show that in 2019 working capital increased by Rp. 168,910,000, - while the increase was due to:

Kenaikan modal kerja pada :

Cash	Rp. 10.000.000,-	
Deposits in the bank	Rp. 70.000.000,-	
Stock	Rp. 50.000.000,-	
Accounts payable	Rp. 25.000.000,-	
Other debts	Rp. 16.070.000,-	
Working capital credit	Rp. 15.000.000,-	
Investment Credit	<u>Rp. 50.000.000,-</u>	Rp. 236.070.000,-

Use of working capital		
Receivables	<u>Rp. 67.160.000,-</u>	<u>Rp. 67.160.000,- (-)</u>
Increase in working capital		Rp. 168.910.000,-

Increase in working capital on:

Furthermore, it can be explained the reasons for the change in the increase in working capital in 2020 of Rp. 120,490,000,- as stated in the report on the flow of funds for the period 2019 and 2020 as follows:

Source of working capital:

Stock	Rp. 50.000.000,-	
Accounts payable	Rp. 25.000.000,-	
Other debts	Rp. 21.340.000,-	
Working capital credit	Rp. 10.000.000,-	
Investment Credit	<u>Rp. 50.000.000,-</u>	Rp. 156.340.000,-

Use of working capital :

Bank	Rp. 30.000.000,-	
Receivables	<u>Rp. 5.850.000,-</u>	<u>Rp. 35.850.000,- (-)</u>
Increase in working capital		Rp. 120.490.000,-

## D. Discussion

### 1. Capital Change Report;

That in 2019, against 2018, the increase in Working Capital was Rp. 168,910,000, - which

comes from the increase in depreciation of Rp. 35,500,000, - and a capital of Rp. 46,290,000,- and an increase in retained earnings in 2019 of Rp. 87.120.000,- While the change in Working Capital occurred in the increase in the cash balance of Rp. 10,000,000,-; existing deposits in the Bank Rp. 70,000,000, - and inventory Rp. 50,000,000, - and reduced Receivables Rp. 67.160.000,-; Accounts Payable Rp.25,000,000,-; Other debts Rp. 16,070,000,-; and Working Capital Credit Rp. 15,000,000,-; and Investment Credit of Rp. 50,000,000,-

Furthermore, in 2020, that Working Capital has increased by Rp. 120,490,000,- which comes from depreciation in the amount of changes in capital, changes in Working Capital occur due to an increase in inventory of Rp. 50,000,000,- reduced balance of funds in the Bank by Rp. 30,000,000,- derivatives Receivable Rp. 5.850.000,- followed by a decrease in Accounts Payable of Rp. 25,000,000,- Other debts Rp. 21,340,000,-and Working Capital Credit Rp. 10,000,000,- and for Investment Credit there is also a reduction of Rp.50,000,000,-

## 2. Summary of Sources and Use of Funds;

From the table of Summary of Sources and Uses of Funds, it can be explained that a large source of funds comes from the profit of Rp. 87.120.000,- decrease in Receivables Rp. 67.160.000,- increase in working capital Rp. 46,290,000,- and depreciation of Rp. 35,500,000,-Meanwhile, from the additional funds of Rp. 236,070,000, - by the company used for the purpose of increasing the amount of money in the bank by Rp. 70,000,000, - to pay the bank's debt for working capital loans and investment loans of Rp. 65,000,000,- increase inventory by Rp. 50,000,000, - and is used to pay trade payables, other debts and for cash needs in cash.

Based on the Summary of Sources and Uses of Funds, it can be explained that the source of funds occurred in a large change in changes in the addition of working capital, namely Rp. 133,410,000,- which was followed by an increase in accumulated depreciation of Rp. 35,500,000, - then there was a decrease in the funds in the Bank of Rp. 30,000,000, - as well as a decrease in receivables of Rp. 5.850.000,-While the additional funds of Rp. 204,760,000, - which the company uses for the purpose of reducing the amount of Working Capital Credit and Investment Credit at the bank by Rp. 60,000,000, - to reduce trade payables of Rp. 25,000,000, - and other payables of Rp. 21,340,000,- also used to increase inventory by Rp. 50,000,000, - and to cover the decrease in income of Rp. 48,420,000,-

## 3. Report on sources and use of working capital;

In 2018, there was an increase in working capital of Rp. 168,910,000,- sourced from Accumulated Depreciation Rp.35,500,000,- Capital Rp. 46,290,000,- and retained earnings of Rp. 87,120,000, - which was caused by an increase in cash of Rp. 10,000,000,-, Savings in the bank Rp. 70,000,000,- Inventory Rp. 50,000,000,- Accounts Payable Rp. 25,000,000,- and Other Payables Rp. 16,070,000,- followed by a decrease in working capital credit of Rp. 15,000,000, - and Rp. Investment Credit. 50,000,000, - and a decrease in Receivables of Rp. 67.160.000,-In 2020, the increase in working capital of Rp. 120,490,000,- which was sourced from an increase in Inventories of Rp. 50,000,000,-decrease in accounts payable Rp. 25,000,000,- other payables Rp. 21,340,000,- working capital credit Rp. 10,000,000, - and investment credit of Rp. 50,000,000, - while the use of working capital there is a decrease in deposits in the Bank of Rp. 30,000,000, - and Receivables Rp. 5.850.000,-

## 5. Conclusions

Changes in Capital that have occurred since 2018, 2019, and 2020, which always experience an increase in working capital obtained from; operating income or profit; accumulated depreciation; and capital. These changes occurred in an increase in cash/bank balances, inventories, followed by a decrease in trade payables and others, as well as a decrease in bank loans, both working capital loans and investment payables. Sources of funds obtained from company profits, decreased receivables and accumulated depreciation, then the use of these funds

is used to increase cash/bank balances, payment of company debts, such as trade payables and others, as well as bank credit. With the increase in cash and deposit balances in the bank, the company will be very liquid and it can be said that the funds are idle, so that the company's profit will decrease in 2020 by Rp. 48 million

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