



FINANCIAL REPORT ANALYSIS: FROM DATA TO VALUABLE INFORMATION (CASE STUDY OF A WORKSHOP SERVICE BUSINESS)

ANALISIS LAPORAN KEUANGAN : DARI DATA MENJADI INFORMASI BERTARUA (STUDI KASUS USAHA JASA BENGKEL)

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Abstract

This study aims to analyze the financial statements of an automotive repair service business in order to transform financial data into useful information for decision-making. The method used is descriptive analysis of the balance sheet, income statement, and statement of changes in equity prepared by the workshop business entity. The results show that the workshop business has a healthy financial position with adequate current and fixed assets, as well as a positive net profit. The conclusion of this study is that financial statements provide essential information for management in planning and controlling the business.

Keywords: Financial Analysis, Financial Statements, Workshop Business.



Abstrak

Penelitian ini bertujuan menganalisis laporan keuangan usaha jasa bengkel guna mengubah data keuangan menjadi informasi yang berguna untuk pengambilan keputusan. Metode yang digunakan adalah analisis deskriptif terhadap laporan neraca, laporan laba rugi, dan laporan perubahan modal yang disusun oleh entitas usaha bengkel. Hasil penelitian menunjukkan bahwa usaha bengkel memiliki posisi keuangan yang sehat dengan aktiva lancar dan tetap yang mencukupi serta laba bersih yang positif. Kesimpulan dari penelitian ini adalah laporan keuangan memberikan informasi penting bagi manajemen dalam perencanaan dan pengendalian usaha.

Kata kunci: Analisis Keuangan, Laporan Keuangan, Usaha Bengkel.

1. INTRODUCTION

Introduction

Financial reports are the main tool for measuring the health and performance of a business. Especially in the workshop service business, good financial management is essential to ensure operational continuity and proper decision making. This article examines financial reports consisting of balance sheets, profit and loss statements, and workshop capital change reports as the basis for business planning information.

Literature study

The concept of planning in financial accounting is the process of collecting, processing, and analyzing financial data to produce relevant and reliable information. Financial statement analysis according to Kasmir (2016) is a tool for understanding financial conditions and performance by breaking down data into key elements such as assets, liabilities, capital, income, and expenses. In the context of a workshop service business, financial statements are the basis for strategic and operational planning to ensure profitability and business sustainability.

2. RESEARCH METHOD

This study uses a descriptive analysis approach using financial report data in the form of balance sheets, profit and loss reports, and capital change reports provided by workshop service businesses as study objects. Data is analyzed to assess the balance of financial position, profitability, and capital changes during a certain period.

3. RESULTS AND DISCUSSION

A. RESULTS

1. Balance Sheet (Financial Position)

Component	Amount (Rp)
Current asset	92,500,000
Fixed assets	10,000,000



(-) Accumulated depreciation	(1,150,000)
Total Assets	101,350,000
Obligation	29,850,000
Initial capital	71,500,000

BASED ON TABLE 1, the total assets of the workshop business amount to Rp.101,350,000, consisting of current assets of Rp.92,500,000 and fixed assets of Rp.10,000,000 which has been reduced by accumulated depreciation of Rp.1,150,000. This value shows that the business has sufficient assets to support operational activities. From the Liability Side, the total business debt of Rp.29,850,000 is still considered reasonable when compared to the initial capital of Rp.71,500,000.

2. PROFIT AND LOSS TABLE

Component	Amount (Rp)
Services revenue	80,000,000
Services revenue	47,500,000
Net profit	32,500,000

BASED ON TABLE 2 OF THE PROFIT AND LOSS REPORT, it shows that service income reached Rp. 80,000,000 with total operating expenses of Rp. 47,500,000 resulting in a net profit of Rp. 32,500,000 which indicates a financially healthy business condition.

3. Changes in Capital

Component	Amount (Rp)
Initial capital	71,500,000
(+) Net Profit	32,500,000
(-) Private	22,500,000
Final Capital	81,500,000

BASED ON TABLE 3 REPORT OF CHANGES IN CAPITAL, the final capital increased to Rp. 81,500,000 after taking into account net profit and personal income, which reflects good capital growth during the current period.

B. DISCUSSION

The results of the analysis show that the workshop business has a healthy financial structure with an adequate capital to liability ratio and positive operating profit. Effective current asset management and good operating expense control provide

Contribution to profitability. Increased capital through operating profit provides greater working capital for future business development. Financial planning based on this report can be used for investment decision making and risk management of the workshop business.

DOCUMENTATION



4. CONCLUSION

The financial report of a workshop service business provides important and relevant information in business planning and control. A balanced financial position and positive net profit indicate that the business is running well. Therefore, business owners and management must continue to monitor and analyze financial reports periodically to support strategic and operational decisions.

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