

ANGGARAN ALIRAN KEWANGAN BAGI SEHEKTAR TANAMAN BETIK

Bilangan Pokok : 2,000/Ha

Jarak Tanaman : 1.8m x 2.7m

| Perkara | Jumlah (3 tahun) | 1 | 2 | 3 |
|---|-----------------------|--|---------------|---------------|
| PENDAPATAN | | | | |
| <i>Hasil (kg)</i> | 51,500 | 6,500 | 15,000 | 30,000 |
| Pendapatan Kasar @ RM 1.50/kg | 77,250 | 9,750 | 22,500 | 45,000 |
| PERBELANJAAN | | | | |
| <i>Kos Pembangunan</i> | | | | |
| a. Pembersihan Kawasan | 675 | 675 | | |
| b. Penyediaan Tanah | 180 | 180 | | |
| c. Membaris, Melubang & Menanam | 580 | 580 | | |
| Jumlah Kos Pembangunan | 1,435 | 1,435 | | |
| KOS BAHAN-BAHAN | | | | |
| i. Biji Benih | 145 | 145 | | |
| ii. Baja Asas CIRP | 750 | 750 | | |
| iii. Baja NPK | 36,300 | 9,900 | 13,200 | 13,200 |
| iv. Racun Rumpai | | | | |
| a. Spark | 660 | 220 | 220 | 220 |
| b. CSH Paraquat | 288 | 96 | 96 | 96 |
| v. Racun Serangga & Penyakit | | | | |
| a. Malathion | 1,050 | 350 | 350 | 350 |
| b. Racun Kulat Mancozeb | 324 | 108 | 108 | 108 |
| vi. Alat-Alat Ladang | 379 | 379 | | |
| Jumlah Kecil | 39,896 | 11,948 | 13,974 | 13,974 |
| KOS TENAGA KERJA | | | | |
| i. Pembajaan NPK | 450 | 150 | 150 | 150 |
| ii. Kawalan Rumput Rumpai | 540 | 180 | 180 | 180 |
| iii. Kawalan Serangga & Penyakit | 180 | 60 | 60 | 60 |
| iv. Menyiram | 120 | 120 | | |
| v. Memungut Hasil | 840 | 120 | 360 | 360 |
| Jumlah Kos Tenaga | 2,130 | 630 | 750 | 750 |
| Jumlah Kos Pengeluaran | 43,461 | 14,013 | 14,724 | 14,724 |
| Jumlah Kos Pengeluaran + 10% Kos Luar Jangka | 47,807 | 15,414 | 16,196 | 16,196 |
| Baki Wang Tunai | 29,443 | -5,664 | 6,304 | 28,804 |
| Baki Wang Timbunan | | -5,664 | 639 | 29,443 |
| Nilai Bersih Kini (NPV) @ 10% | | | | |
| Kadar Pulangan Dalam (IRR) | | NISBAH FAEDAH KOS (B/C RATIO) 10% | | |

ANALISIS KEWANGAN PENANAMAN BETIK BAGI SEHEKTAR DI SABAH

Dalam Nilai Ringgit Malaysia

| Tahun | B | C | N |
|---------------|---------------|---------------|---------------|
| 1 | 9,750 | 15,414 | -5,664 |
| 2 | 22,500 | 16,196 | 6,304 |
| 3 | 45,000 | 16,196 | 28,804 |
| 4 | 0 | 0 | 0 |
| 5 | 0 | 0 | 0 |
| 6 | 0 | 0 | 0 |
| 7 | 0 | 0 | 0 |
| 8 | 0 | 0 | 0 |
| 9 | 0 | 0 | 0 |
| 10 | 0 | 0 | 0 |
| 11 | 0 | 0 | 0 |
| 12 | 0 | 0 | 0 |
| 13 | 0 | 0 | 0 |
| 14 | 0 | 0 | 0 |
| 15 | 0 | 0 | 0 |
| 16 | 0 | 0 | 0 |
| 17 | 0 | 0 | 0 |
| 18 | 0 | 0 | 0 |
| 19 | 0 | 0 | 0 |
| 20 | 0 | 0 | 0 |
| 21 | | | |
| 22 | | | |
| JUMLAH | 77,250 | 47,806 | 29,444 |

Pendapatan Tahunan Keluarga Tani
= (Baki Wang Tunai + Kos Pembangunan + Kos Tenaga Kerja)
dibahagi dengan 3 tahun.

Jangka hayat Ekonomik Tanaman Betik

i.e. RM 13,993.00 + RM 1,435 + RM 2,130
= RM 17,558.00 / 3 tahun
= RM 5,852.66 / tahun

Garis Panduan Kemiskinan di Sabah diberikan dalam ukuran nilai Ringgit Malaysia 960.00 sebulan atau RM 11,520.00 setahun
Maka saiz ladang ekonomik minimum untuk bertanam Betik ialah 1.97 hektar.

B = Faedah

C = Kos

N = Nilai Bersih

NPV = Nilai Kini Bersih

IRR = Kadar Pulangan Dalam

B : C = Nisbah Faedah / Kos

| | | | |
|---------|-----------|-----|----------------|
| NPV 8% | 23,025.76 | IRR | 187.92% |
| NPV 10% | 21,701.70 | | |
| NPV 15% | 18,780.61 | | |

| | | | |
|-------|-----------|-----------|----------------|
| B 8% | 64,040.35 | B:C ratio | 1.56140 |
| B 10% | 61,267.84 | B:C ratio | 1.54849 |
| B 15% | 55,079.72 | B:C ratio | 1.51738 |

| | |
|-------|-------------|
| C 8% | 41,014.59 |
| C 10% | 39,566.15 |
| C 15% | \$36,299.11 |

Analisis Sensitiviti

| | | Andaian Faedah meningkat atau menurun sebanyak 10% | | |
|--|------|--|------------------|------------------|
| | | 0.1 | -0.1 | |
| Dan kos pula meningkat atau menurun sebanyak 10% | 0.1 | NPV 10% | 23,871.87 | 11,618.30 |
| | | B:C ratio | 1.548492 | 1.266948 |
| | | IRR | 187.92% | 82.07% |
| | -0.1 | NPV 10% | 31,785.10 | 19,531.53 |
| | | B:C ratio | 1.892601 | 1.548492 |
| | | IRR | 431.84% | 187.92% |