## ANGGARAN ALIRAN KEWANGAN BAGI SEHEKTAR NANGKA

***Bilangan Pokok : 121/Ha***
***Jarak Tanaman : 9m x 9m***

| Perkara | Jumlah (20 tahun) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **PENDAPATAN** | | | | | | | | | | | | | | | | | | | | | |
| *Hasil ( kg )* | 258,300 | | | | | 3,150 | 12,600 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 18,900 | 15,750 | 12,600 | 6,300 |
| **Pendapatan Kasar @ RM 0.80/kg** | **206,640** | | | | | **2,520** | **10,080** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **15,120** | **12,600** | **10,080** | **5,040** |
| **PERBELANJAAN** | | | | | | | | | | | | | | | | | | | | | |
| *Kos Pembangunan* | | | | | | | | | | | | | | | | | | | | | |
| a. Pembersihan Kawasan | 675 | 675 | | | | | | | | | | | | | | | | | | | |
| b. Penyediaan Tanah | 150 | 150 | | | | | | | | | | | | | | | | | | | |
| c. Membaris, Melubang & Menanam | 270 | 270 | | | | | | | | | | | | | | | | | | | |
| **Jumlah Kos Pembangunan** | **1,095** | **1,095** | | | | | | | | | | | | | | | | | | | |
| **KOS BAHAN-BAHAN** | | | | | | | | | | | | | | | | | | | | | |
| i. Anak Pokok | 399 | 399 | | | | | | | | | | | | | | | | | | | |
| ii. Baja Asas CIRP | 91 | 91 | | | | | | | | | | | | | | | | | | | |
| iii. Baja NPK | 14,479 | 176 | 272 | 539 | 1,078 | 1,629 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 | 719 |
| iv. Racun Rumpai | 3,075 | 206 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| v. Alat-Alat Ladang | 1,140 | 285 | | | | | 285 | | | | | 285 | | | | | 285 | | | | |
| **Jumlah Kecil** | **19,184** | **1,157** | **423** | **690** | **1,229** | **1,780** | **1,155** | **870** | **870** | **870** | **870** | **1,155** | **870** | **870** | **870** | **870** | **1,155** | **870** | **870** | **870** | **870** |
| **KOS TENAGA KERJA** | | | | | | | | | | | | | | | | | | | | | |
| i. Pembajaan | 2,400 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| ii. Kawalan Serangga/Penyakit | 1,200 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| iii. Mengawal Rumpai | 6,510 | 420 | 420 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 | 315 |
| iv. Membungkus Buah | 960 | | | | | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 | 60 |
| v. Memungut Hasil | 10,875 | | | | | 375 | 375 | 375 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 | 750 |
| **Jumlah Kos Tenaga** | **21,945** | **600** | **600** | **495** | **495** | **930** | **930** | **930** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** | **1,305** |
| **Jumlah Kos Pengeluaran** | **42,224** | **2,852** | **1,023** | **1,185** | **1,724** | **2,710** | **2,085** | **1,800** | **2,175** | **2,175** | **2,175** | **2,460** | **2,175** | **2,175** | **2,175** | **2,175** | **2,460** | **2,175** | **2,175** | **2,175** | **2,175** |
| **Jumlah Kos Pengeluaran + 10% Kos Luar Jangka** | **46,446** | **3,137** | **1,125** | **1,304** | **1,896** | **2,981** | **2,294** | **1,980** | **2,393** | **2,393** | **2,393** | **2,706** | **2,393** | **2,393** | **2,393** | **2,393** | **2,706** | **2,393** | **2,393** | **2,393** | **2,393** |
| **Baki Wang Tunai** | **160,194** | **-3,137** | **-1,125** | **-1,304** | **-1,896** | **-461** | **7,787** | **13,140** | **12,728** | **12,728** | **12,728** | **12,414** | **12,728** | **12,728** | **12,728** | **12,728** | **12,414** | **12,728** | **10,208** | **7,688** | **2,648** |
| **Baki Wang Timbunan** | | **-3,137** | **-4,263** | **-5,566** | **-7,462** | **-7,923** | **-137** | **13,003** | **25,731** | **38,458** | **51,186** | **63,600** | **76,327** | **89,055** | **101,782** | **114,510** | **126,924** | **139,651** | **149,859** | **157,546** | **160,194** |
| **Nilai Bersih Kini (NPV) @ 10%** | | | | | | | | | | | | | | | | | | | | | |
| **Kadar Pulangan Dalam (IRR)** | *NISBAH FAEDAH KOS (B/C RATIO) 10%* | | | | | | | | | | | | | | | | | | | | |

* *Kos ini tidak termasuk pembinaan parit-parit ladang, jambatan, sistem pengairan, jalan-jalan ladang serta penyediaan Kawasan*

* *Upah buruh diandaikan @ RM 15.00 sehari*

**ANALISIS KEWANGAN PENANAMAN NANGKA BAGI SEHEKTAR DI SABAH**

Dalam Nilai Ringgit Malaysia

| Tahun | B | C | N |
|---|---|---|---|
| 1 | 0 | 3137 | -3137 |
| 2 | 0 | 1125 | -1125 |
| 3 | 0 | 1304 | -1304 |
| 4 | 0 | 1896 | -1896 |
| 5 | 2520 | 2981 | -461 |
| 6 | 10080 | 2294 | 7786 |
| 7 | 15120 | 1980 | 13140 |
| 8 | 15120 | 2393 | 12727 |
| 9 | 15120 | 2393 | 12727 |
| 10 | 15120 | 2393 | 12727 |
| 11 | 15120 | 2706 | 12414 |
| 12 | 15120 | 2393 | 12727 |
| 13 | 15120 | 2393 | 12727 |
| 14 | 15120 | 2393 | 12727 |
| 15 | 15120 | 2393 | 12727 |
| 16 | 15120 | 2706 | 12414 |
| 17 | 15120 | 2393 | 12727 |
| 18 | 12600 | 2393 | 10207 |
| 19 | 10080 | 2393 | 7687 |
| 20 | 5040 | 2393 | 2647 |
| 21 | 0 | 0 | 0 |
| 22 | 0 | 0 | 0 |
| 23 | 0 | 0 | 0 |
| 24 | 0 | 0 | 0 |
| 25 | 0 | 0 | 0 |
| **JUMLAH** | **206,640** | **46,452** | **160,188** |

Pendapatan Tahunan Keluarga Tani
= (Baki Wang Tunai + Kos Pembangunan + Kos Tenaga Kerja) dibahagi dengan 20 thn.
Jangka hayat Ekonomik Tanaman Nangka

i.e. RM 160,188.00 + RM 1,095.00 RM 21,945
= RM 183,228.00 / 20 tahun
= RM 9,161.40 / 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 minumum untuk bertanam Nangka ialah 1.26 hektar.

B = Faedah
C = Kos
N = Nilai Bersih
NPV = Nilai Kini Bersih
IRR = Kadar Pulangan Dalam
B : C = Nisbah Faedah / Kos

| | | | |
|---|---|---|---|
| NPV 8% | 60,469.29 | IRR | **46.47%** |
| NPV 10% | 48,233.65 | | |
| NPV 15% | 27,995.25 | | |

| | | | |
|---|---|---|---|
| B 8% | 82,658.53 | B:C ratio | **3.73** |
| B 10% | 67,352.51 | B:C ratio | **3.52** |
| B 15% | 41,856.80 | B:C ratio | **3.02** |

| | |
|---|---|
| C 8% | 22,189.23 |
| C 10% | 19,118.86 |
| C 15% | 13,861.55 |

Analisis Sensitiviti

Andaian Faedah meningkat atau menurun sebanyak 10%

Dan kos pula meningkat atau menurun sebanyak 10%

| | | **0.1** | **-0.1** |
|---|---|---|---|
| 0.1 | NPV 10% | **53,057.02** | **39,586.52** |
| | B:C ratio | **3.52** | **2.88** |
| | IRR | **46.47%** | **40.67%** |
| -0.1 | NPV 10% | **56,880.79** | **43,410.29** |
| | B:C ratio | **4.31** | **3.52** |
| | IRR | **52.44%** | **46.47%** |