Building Your Wealth with Confidence: Mastering Financial Hacks

Doddy Prayogo
(Doddy Bicara Investasi)

Universitas Brawijaya
15 Oktober 2024

| Introduction

Doddy Prayogo

- Dosen Teknik Sipil di Universitas Kristen Petra, Surabaya
- Investor sejak 2013
- Content Creator sejak 2019 (Doddy Bicara Investasi)

01 Menjadi Kaya Bukan Terlihat Kaya

Muda:

Energi +++

Waktu +++

Uang - - -

Muda:
Energi +++
Waktu +++
Uang - - -

Dewasa:
Energi +++
Waktu - - -
Uang +++

Muda:

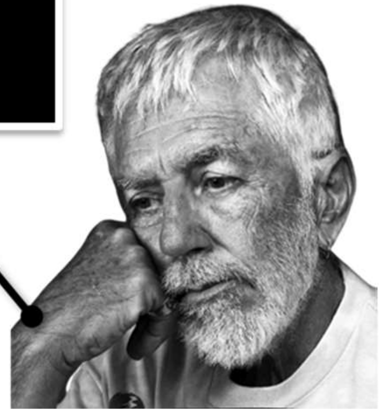
- Energi +++
- Waktu +++
- Uang - - -

Dewasa:

- Energi +++
- Waktu - - -
- Uang +++

Tua 1:

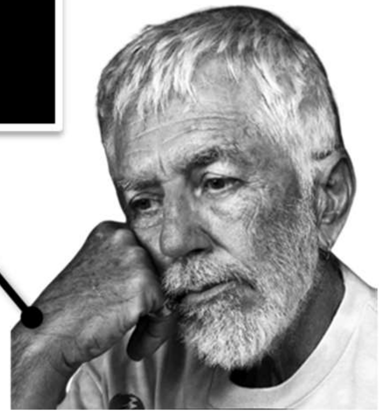
- Energi - - -
- Waktu - - -
- Uang - - -



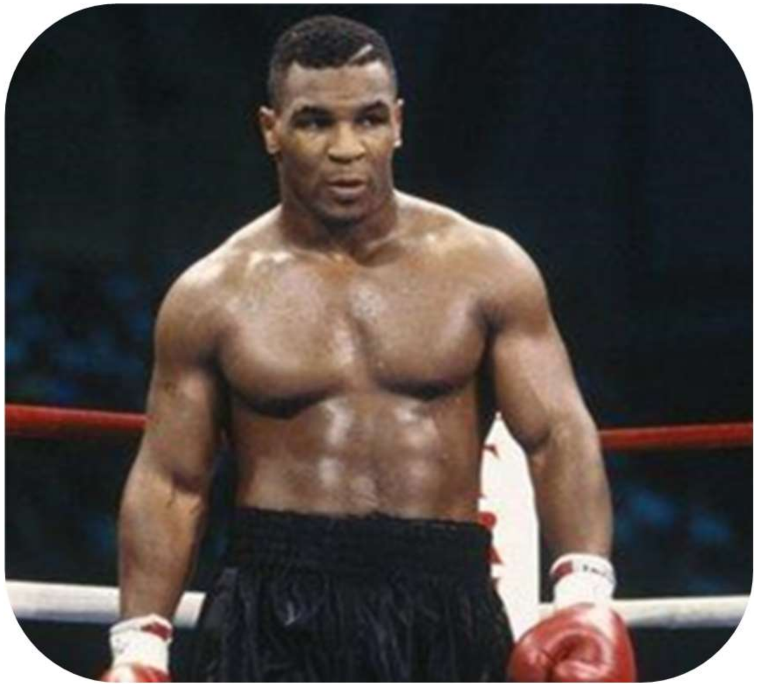
Muda:
Energi +++
Waktu +++
Uang - - -

Dewasa:
Energi +++
Waktu - - -
Uang +++

Tua 1:
Energi - - -
Waktu - - -
Uang - - -



Tua 2:
Energi - - -
Waktu + + +
Uang + + +



Home Nasional Internasional Ekonomi Olahraga Teknologi Hiburan Gaya Hidup CNN TV

Home > Olahraga > Olahraga Lainnya

Tyson Pernah Bangkrut karena Berfoya-foya

CNN Indonesia | Minggu, 30/06/2019 10:15 WIB

Bagikan :

Mike Tyson pernah bangkrut gara-gara hidup hidup berfoya-foya. (AFP PHOTO/Paul. J. RICHARDS)

Mike Tyson

~$300 Million = Rp 4,5 Triliun


This Is How Dennis Rodman Lost All Of His Money

Rich Fury/Getty Images

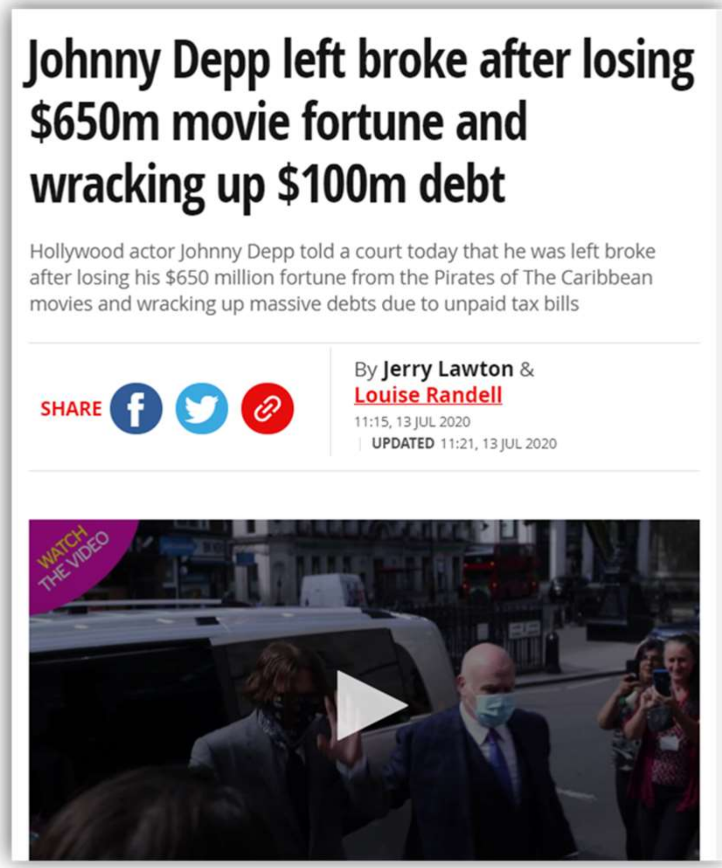
BY NAAZ MODAN AND NICKI SWIFT / APRIL 26, 2020 3:19 PM EDT / UPDATED: APRIL 27, 2020 7:42 AM EDT

Dennis Rodman

~$27 Million =

Rp400Miliar

Johnny Depp
~$650 Million = Rp9,75 Triliun



Johnny Depp left broke after losing $650m movie fortune and wracking up $100m debt

Hollywood actor Johnny Depp told a court today that he was left broke after losing his $650 million fortune from the Pirates of The Caribbean movies and wracking up massive debts due to unpaid tax bills

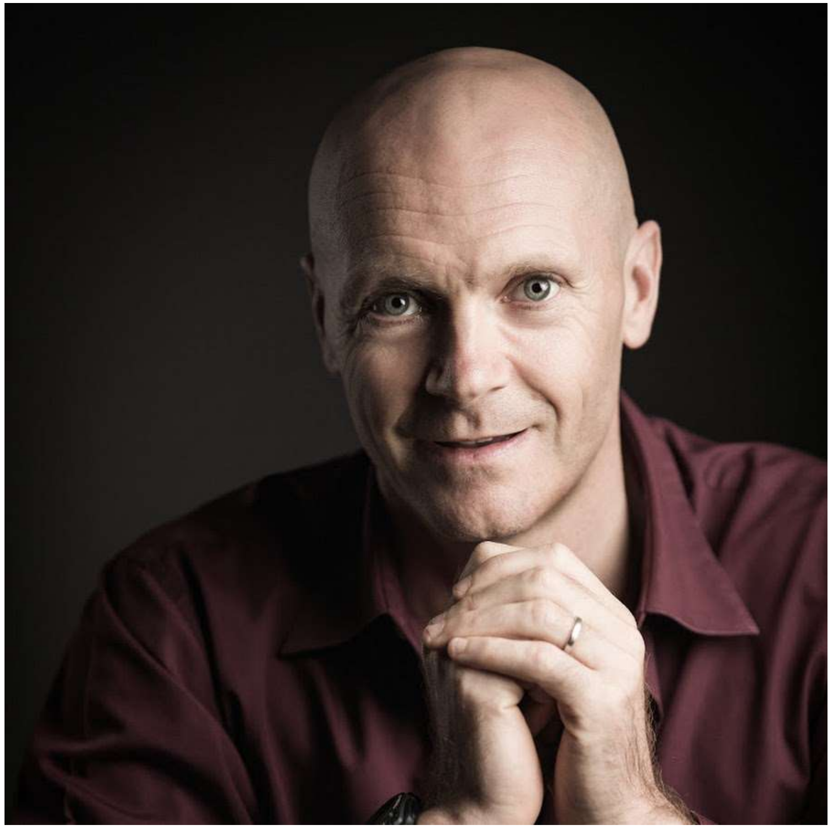
SHARE

By **Jerry Lawton** & Louise Randell
11:15, 13 JUL 2020
UPDATED 11:21, 13 JUL 2020

Mike Tyson
~$300 Million = Rp 4,2 Triliun

Dennis Rodman
~$27 Million = Rp378 Miliar

Johnny Depp
~$650 Million = Rp9,1 Triliun



Andrew Hallam
Guru SMA di Singapore

MONEY

How one teacher became a self-made millionaire by age 36

Emmie Martin
@EMMIEMARTIN

SHARE

Andrew Hallam became a millionaire at 36 years old. By 40, his savings had grown even more, granting him financial independence.

A middle and high school teacher, Hallam didn't inherit wealth and never won the lottery. So how did he become a millionaire on a teacher's salary?

For Hallam, everything clicked when he was just 19 years old.

Samuel Ray Cerita Gaya Hidup Frugal, Bebas Finansial di Usia 35 Tahun

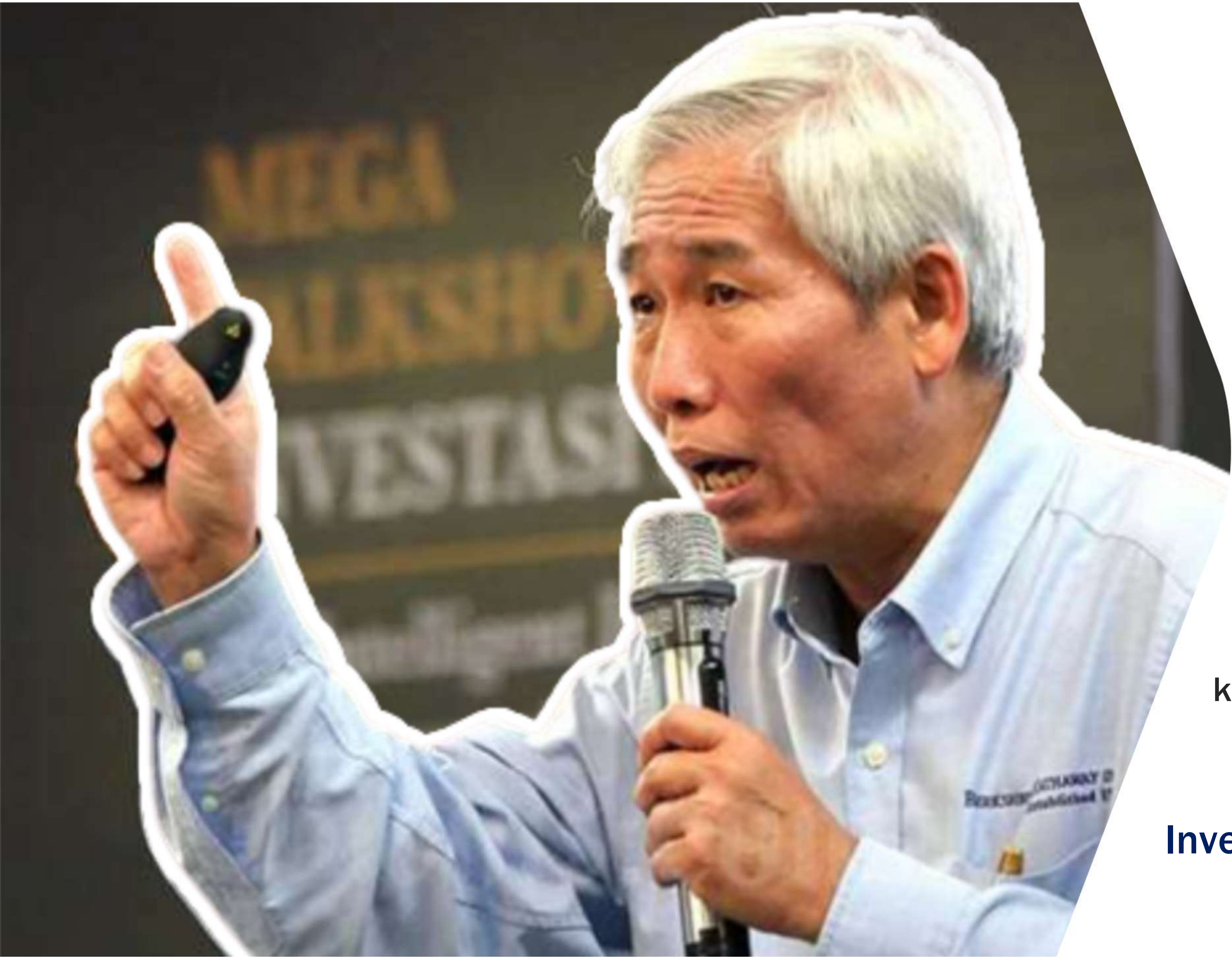
Bukan pelit, tapi cermat mengelola keuangan

Karyawan Ini Berhasil Bebas Finansial

455K views • 4 months ago

Raditya Dika

*** Beli video kompilasi tur Stand Up Comedy **Raditya Dika** (2022) di: https://**radityadika**.com/video/ceritacintaku2022 Beli video ...



"The goal is to be rich not to look rich."

Menjadi kaya itu penting,
kelihatan kaya tidak penting

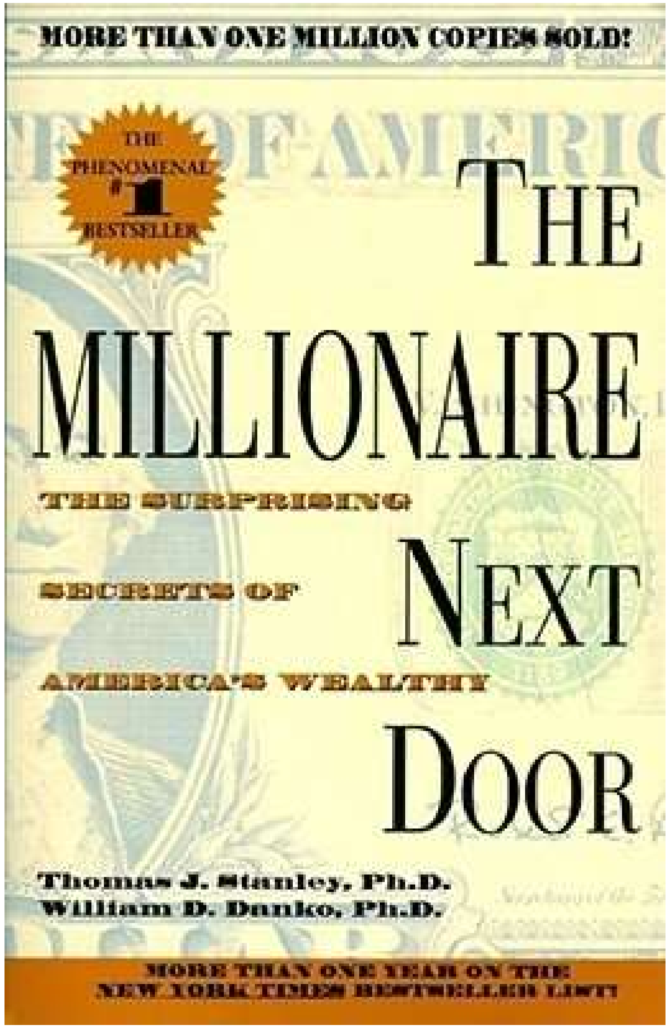
Lo Kheng Hong
Investor Saham Indonesia

Kehidupan Orang Kaya yang Kita Bayangkan

Sport Car

Jam Tangan Mahal

Hiburan Mewah


MORE THAN ONE MILLION COPIES SOLD!
THE PHENOMENAL #1 BESTSELLER
THE MILLIONAIRE NEXT DOOR
THE SURPRISING SECRETS OF AMERICA'S WEALTHY
Thomas J. Stanley, Ph.D.
William D. Danko, Ph.D.
MORE THAN ONE YEAR ON THE NEW YORK TIMES BESTSELLER LIST!

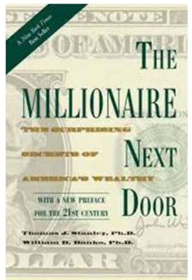
Kehidupan Orang Kaya Sesungguhnya

Mobil
(Toyota / Honda)

Jam Tangan
(Seiko)

Hiburan
(dengan teman & keluarga)

Sumber: Hasil survei para “millionaires” di US



Your Relationship with Money?

2022 RIGEN SIAP JADI SULTAN !!


2022 RIGEN SIAP JADI SULTAN !!
To exit full screen, press Esc
GESER
4:29 / 21:44
HD

Point of View tentang Uang

1. Kasih tahu kalau saya sukses
2. Balas dendam
3. Pamer status sosial

Point of View tentang Uang

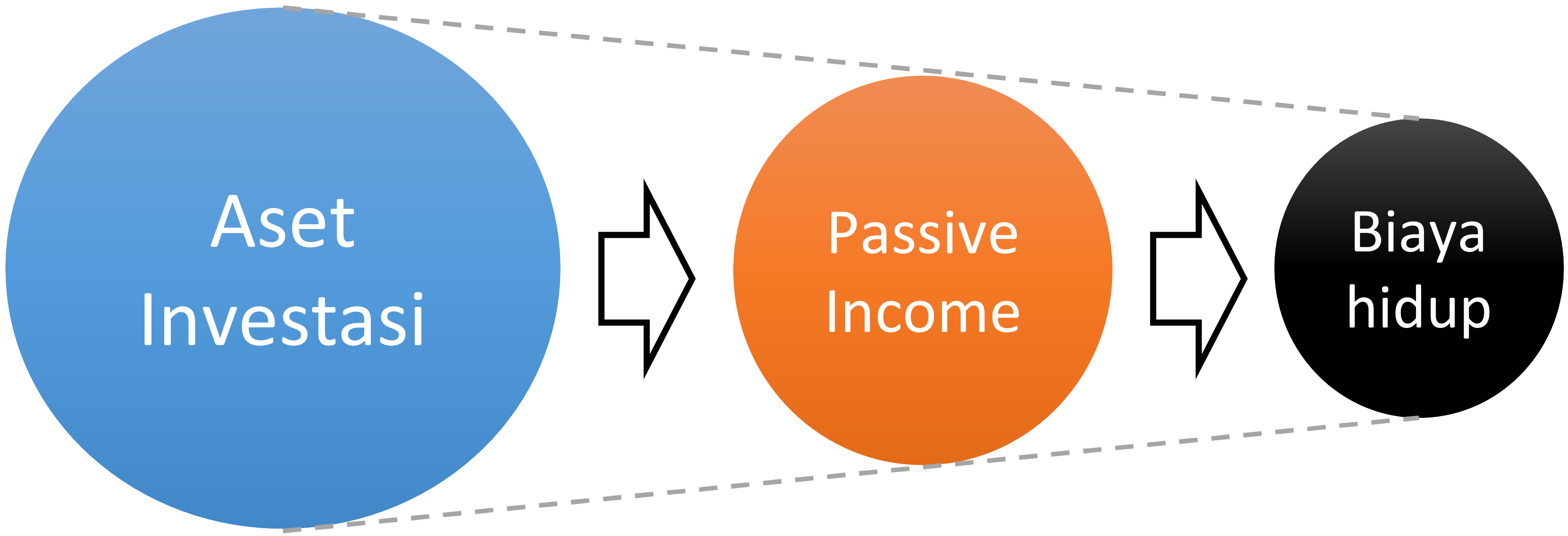
1. Kasih tahu kalau saya sukses

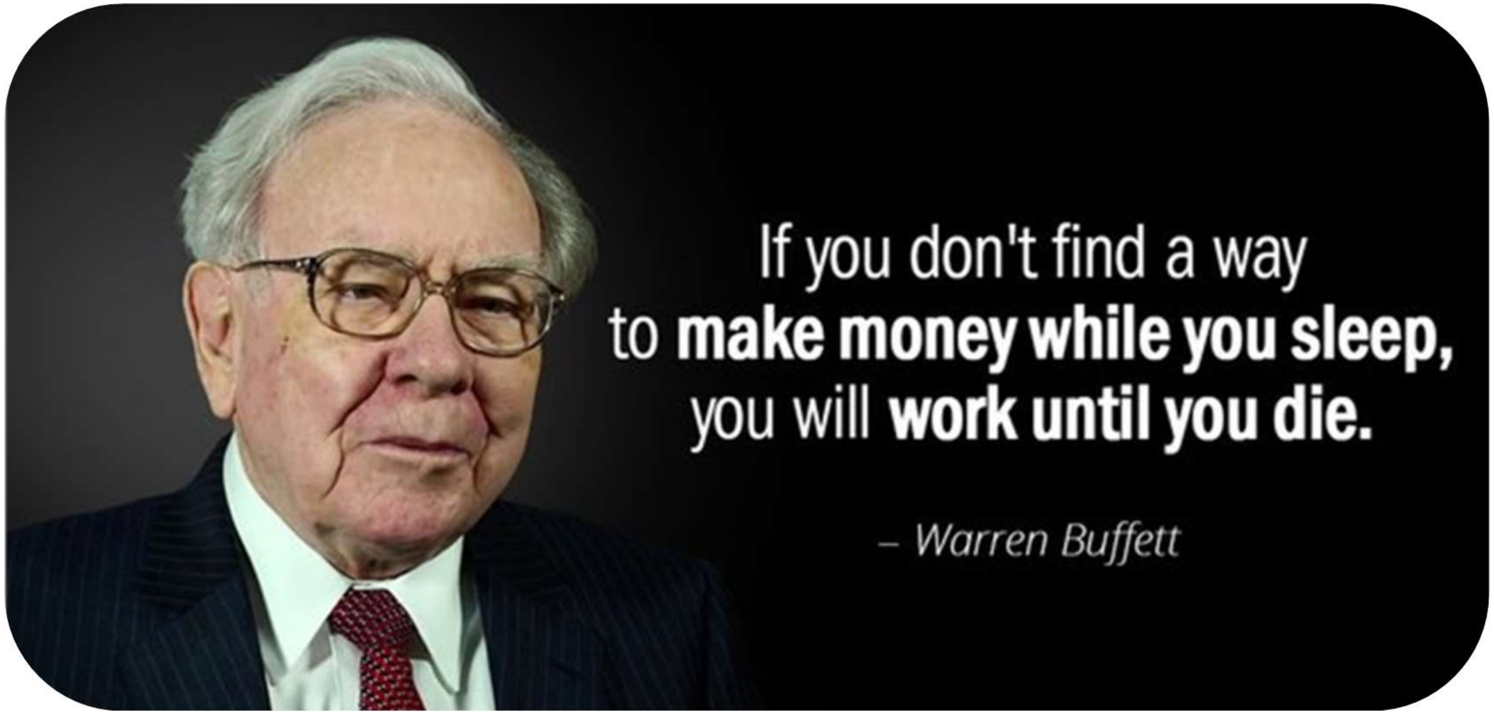
2. Balas dendam

3. Pamer status sosial

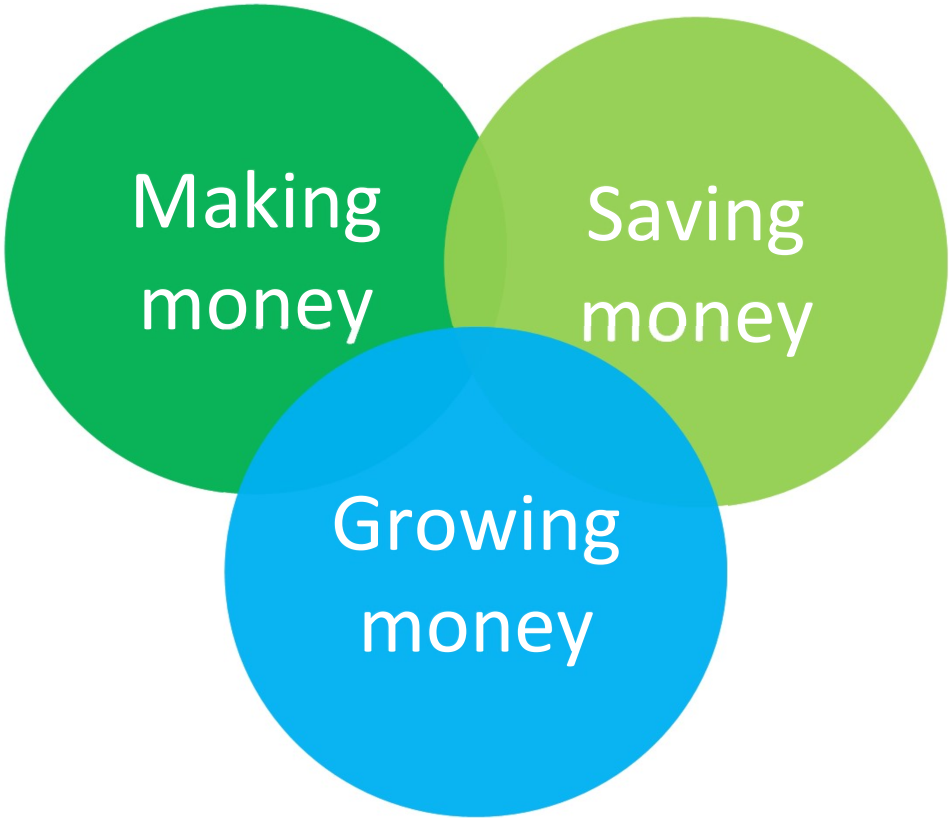
4. Membeli waktu (freedom)

Financial Freedom




If you don't find a way
to make money while you sleep,
you will work until you die.
– Warren Buffett

02 Becoming Financial Master



Making money is action.

Keeping money is behavior.

Growing money is knowledge.

Making money	Keeping money	Growing money	Result?
✅	✅	❎	?
✅	❎	✅	?
❎	✅	✅	?
✅	✅	✅	

Making Money

4 sumber penghasilan saya:

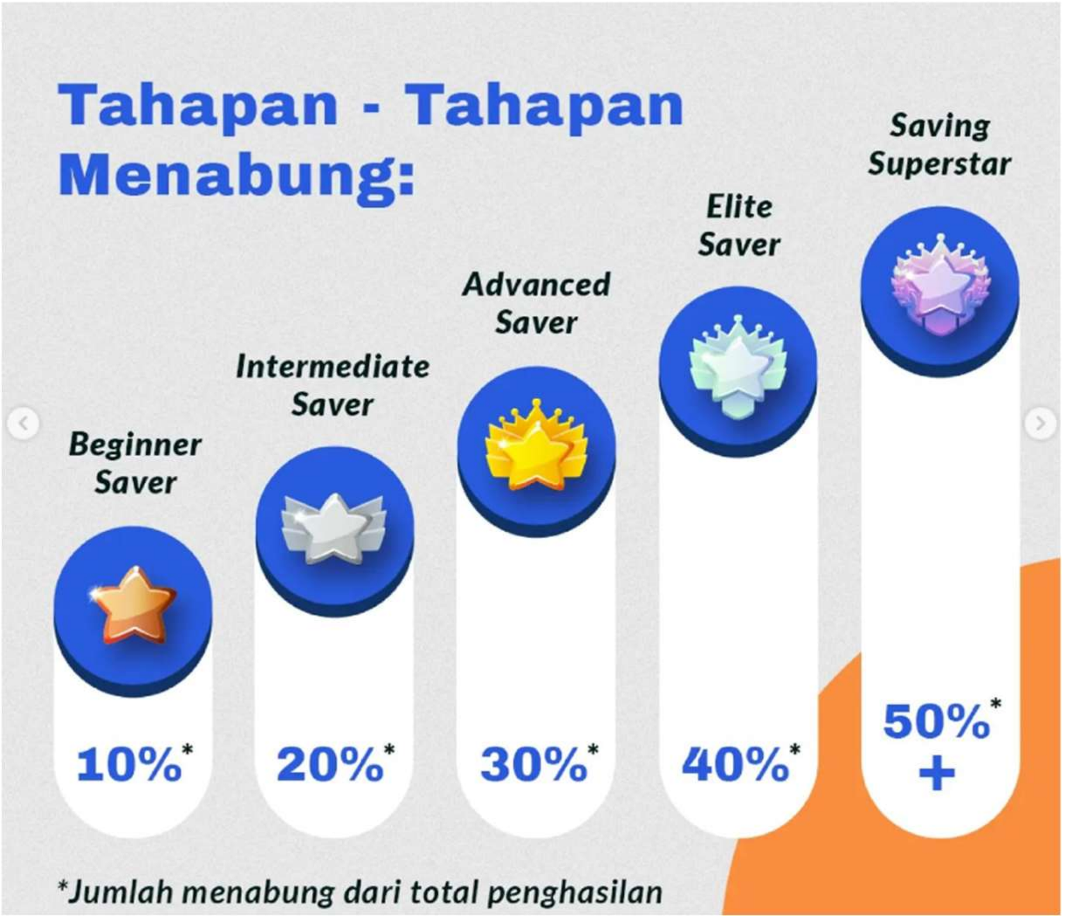
E = *dosen*

B = *bisnis jasa konstruksi*

S = *content creator*

I = *investasi deposito, reksadana, dan saham.*

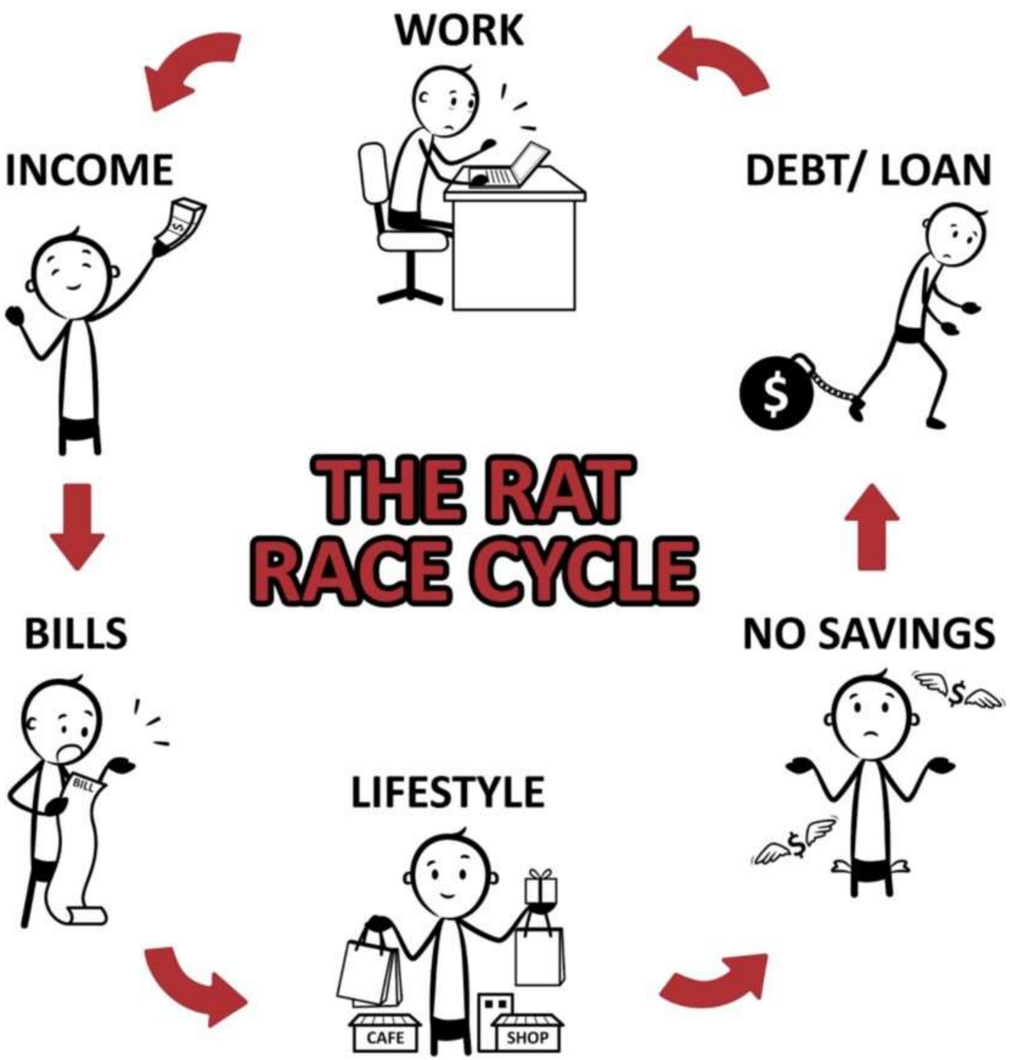
Saving Money



Saving Money

Saving
Belanja Lebih Sedikit

- **Anda bisa bahagia dengan lebih sedikit**
- **Delayed Gratification**



Savings Rate (Percent)	Working Years Until Retirement
5	66
10	51
15	43
20	37
25	32
30	28
35	25
40	22
45	19
50	17
55	14.5
60	12.5
65	10.5
70	8.5
75	7
80	5.5
85	4
90	Under 3
95	Under 2
100	Zero

Doddy Bicara Investasi

40% KEBUTUHAN

- Makanan dan minuman
- Listrik
- Air
- Kuota internet dan pulsa
- BBM atau ongkos ojek

30% CICILAN UTANG

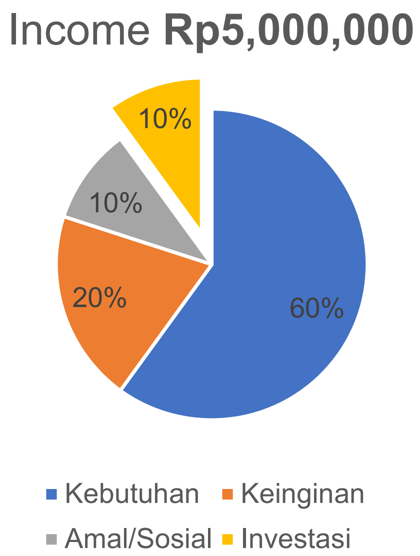
- Kredit motor
- Cicilan kartu kredit
- Kredit HP

20% INVESTASI

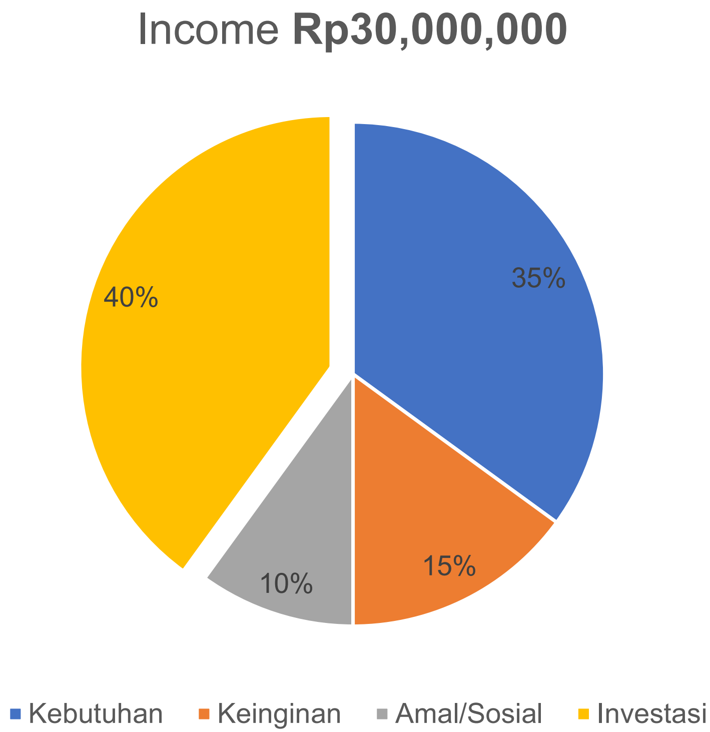
- Saham
- Reksadana
- Tabungan biasa
- Deposito

10% AMAL

- Zakat
- Persepuluhan


Income Rp5,000,000
10%
10%
20%
60%
Kebutuhan
Keinginan
Amal/Sosial
Investasi


Income Rp10,000,000
20%
10%
20%
50%
Kebutuhan
Keinginan
Amal/Sosial
Investasi


Income Rp30,000,000
40%
35%
10%
15%
Kebutuhan
Keinginan
Amal/Sosial
Investasi

Growing Money

The Effect of Inflation

Rp100.000

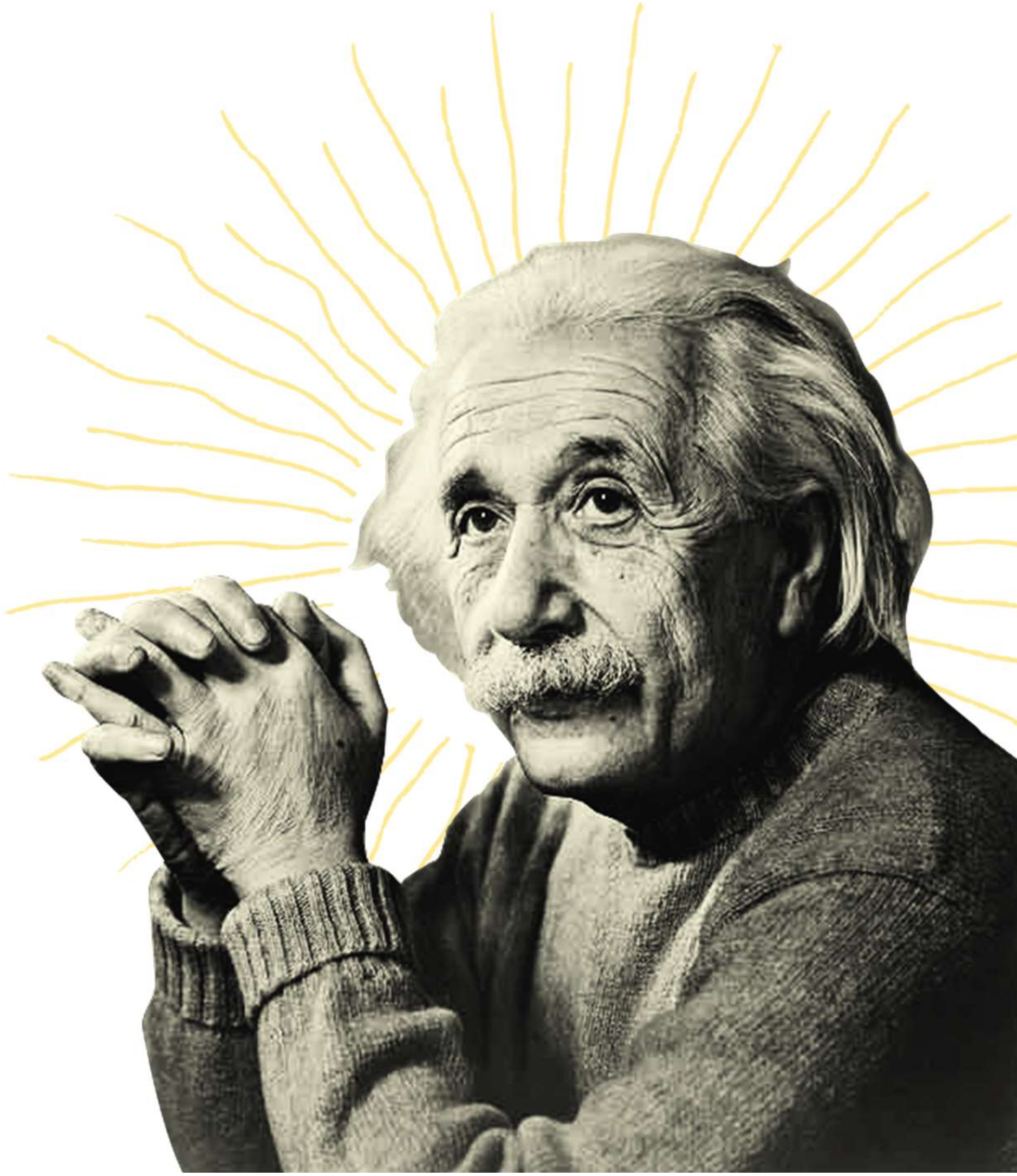
dalam
30 tahun

-90%

Rp10.000

Compound Interest
is the eight wonder
of the world.
He who understands it,
earns it. He who doesn’t,
pays it.

- Albert Einstein



The Power of Compounding.

Bob

Return 1% p.a.

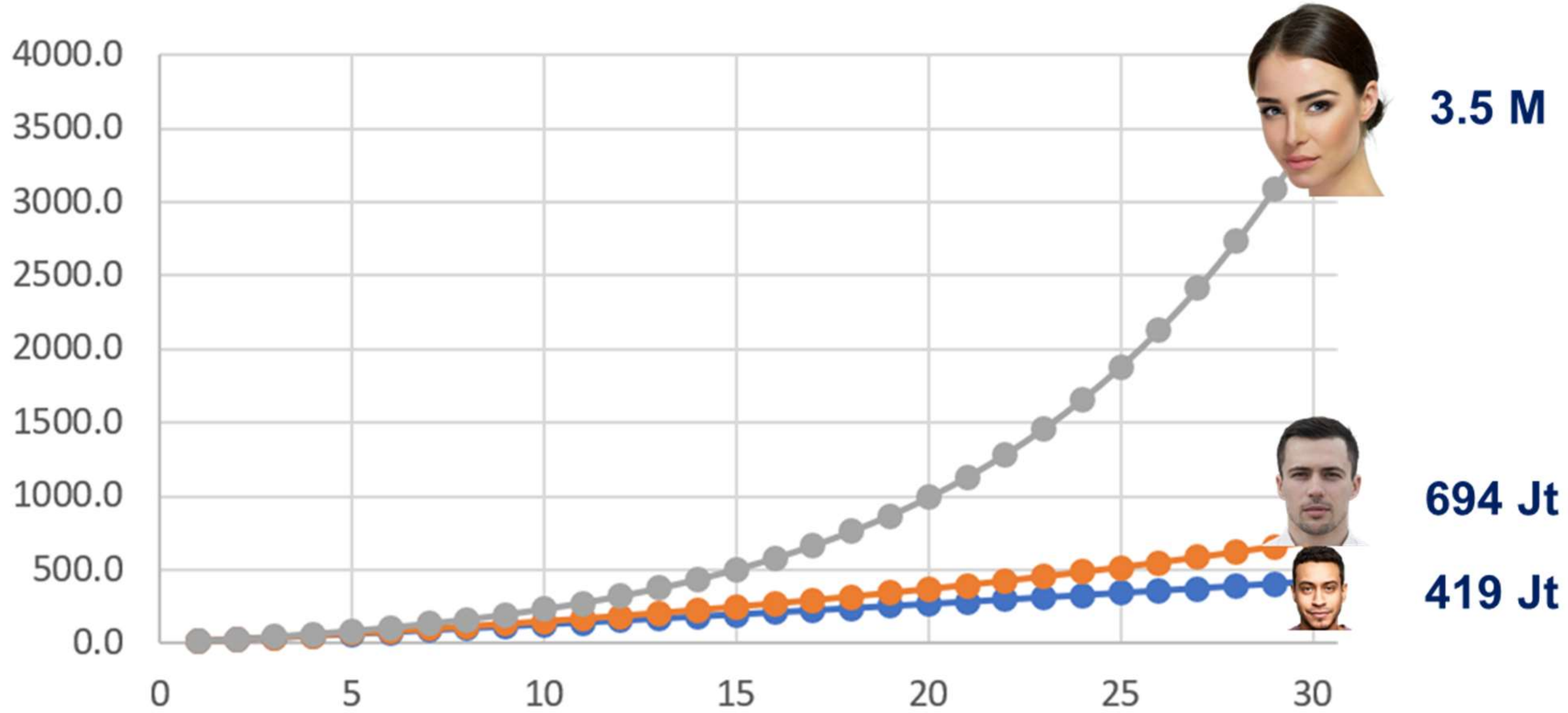
Anthony

Return 4% p.a.

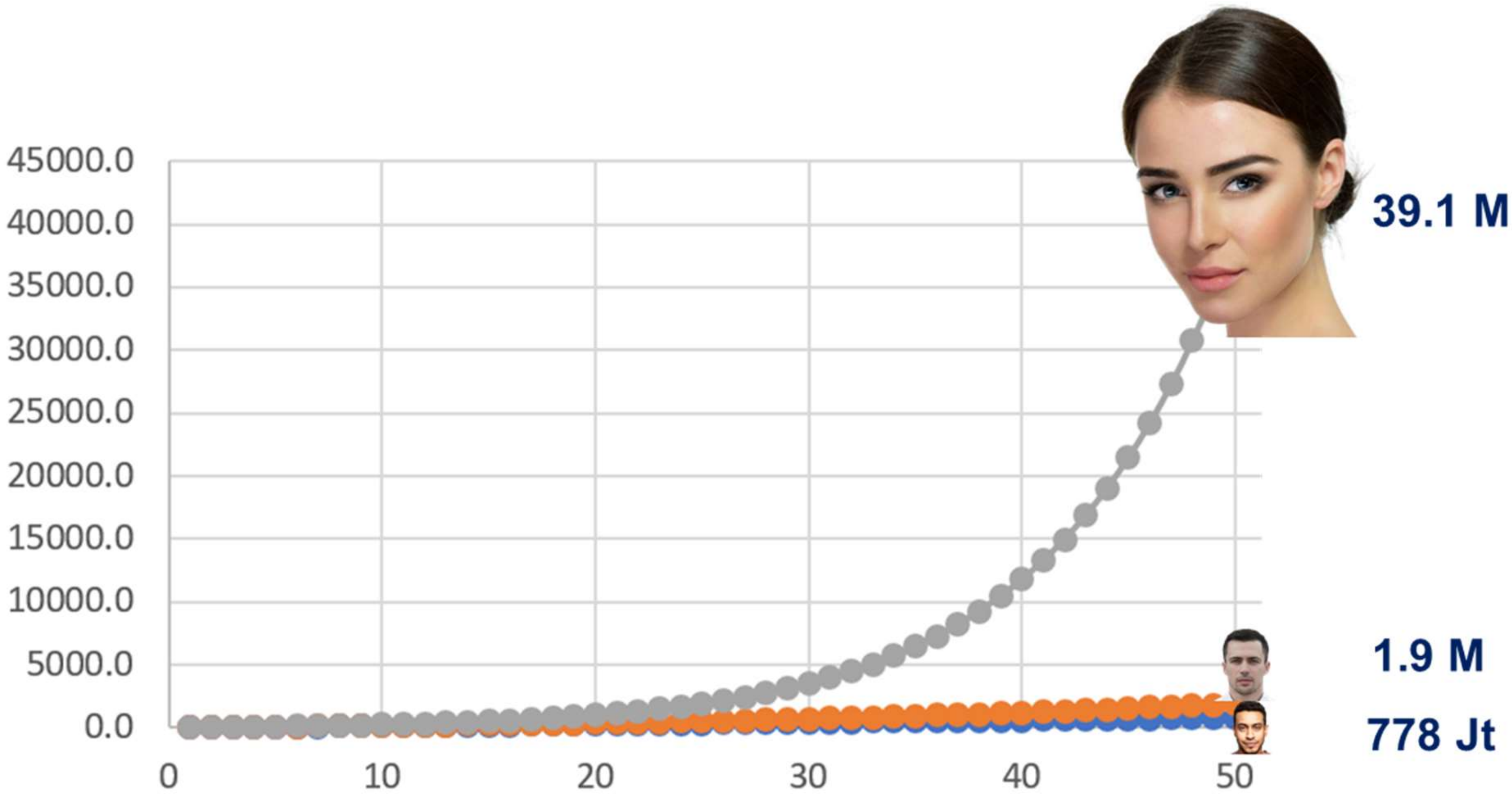
Jennifer

Return 12% p.a.

Nabung rutin 1 juta per bulan selama 30 tahun.



4000.0
3500.0
3000.0
2500.0
2000.0
1500.0
1000.0
500.0
0.0
0
5
10
15
20
25
30
3.5 M
694 Jt
419 Jt



45000.0
40000.0
35000.0
30000.0
25000.0
20000.0
15000.0
10000.0
5000.0
0.0
0
10
20
30
40
50
39.1 M
1.9 M
778 Jt

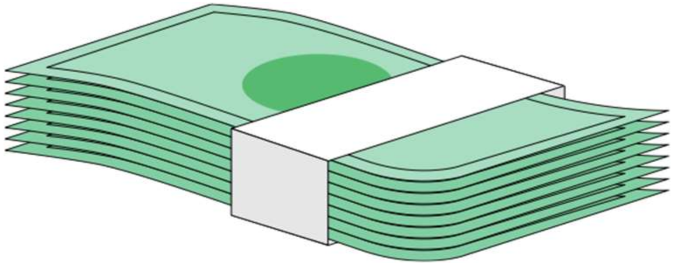
Tipe Instrumen Investasi

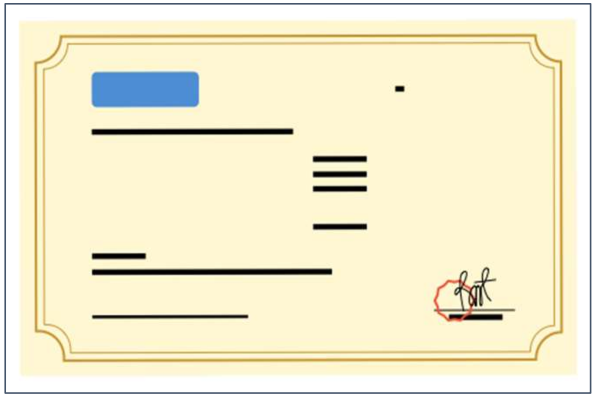
Physical Asset
- Emas
- Properti

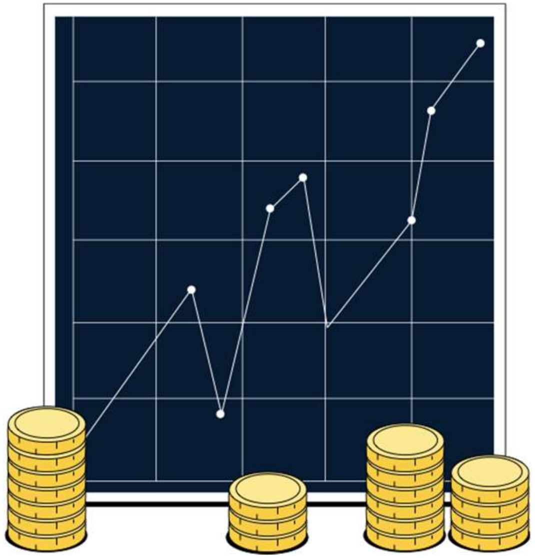
Financial Asset
- Deposito
- Obligasi
- Reksadana
- Saham IDX
- Saham US

Digital Asset
- Bitcoin
- Altcoin


NETIZEN
CUAN CEPAT
PALING BANYAK
INVESTASI AMAN
ASURANSI
DANA DARURAT







1. Deposito

- Bank Umum (max 4.25% p.a.)
- BPR (max 6.75% p.a.)

2. Obligasi

- SBN Ritel (ORI, SR, SBR, ST) – 6.4% p.a.
- FR, SBSN, dkk (6 – 7% p.a.)
- Obligasi korporasi (7% p.a.)

3. Saham

- Bluechip
- Second/Third liner

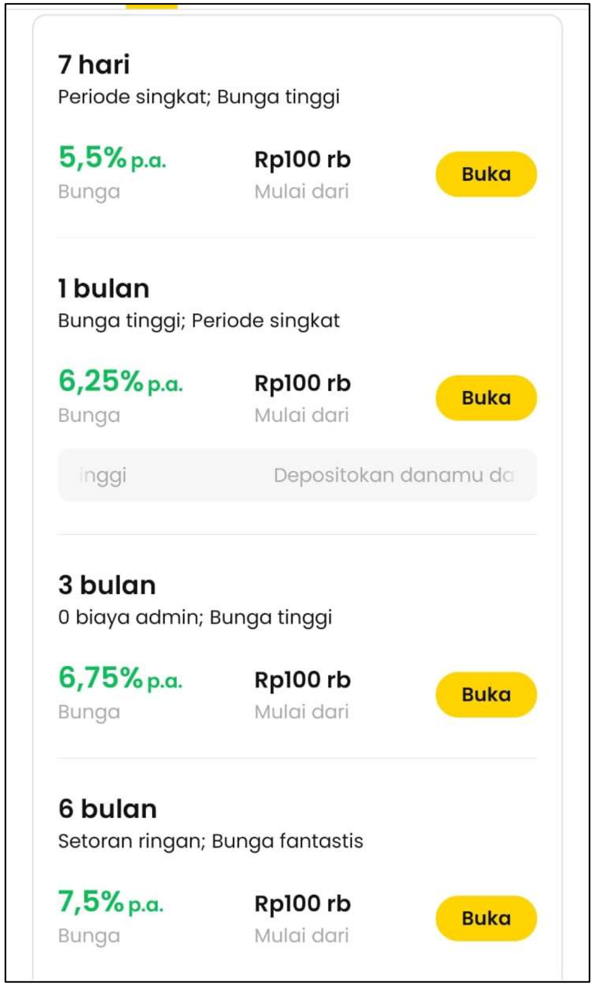
1. Deposito

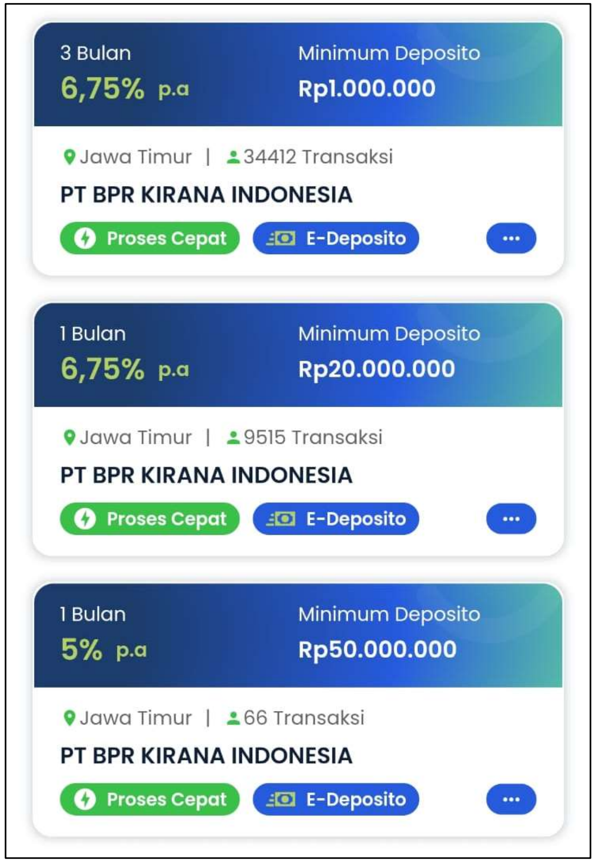
2. Obligasi

3. Saham

1. Deposito


Deposito Paling Diminati
6% p.a.
6 bulan
Buka Deposito
Mulai dari Rp 1.000.000
5% p.a.
1 bulan
Buka Deposito
Mulai dari Rp 1.000.000
5,5% p.a.
3 bulan
Buka Deposito
Mulai dari Rp 1.000.000


7 hari
Periode singkat; Bunga tinggi
5,5% p.a.
Bunga
Rp100 rb
Mulai dari
Buka
1 bulan
Bunga tinggi; Periode singkat
6,25% p.a.
Bunga
Rp100 rb
Mulai dari
Buka
3 bulan
0 biaya admin; Bunga tinggi
6,75% p.a.
Bunga
Rp100 rb
Mulai dari
Buka
6 bulan
Setoran ringan; Bunga fantastis
7,5% p.a.
Bunga
Rp100 rb
Mulai dari
Buka


3 Bulan
6,75% p.a
Minimum Deposito
Rp1.000.000
Jawa Timur | 34412 Transaksi
PT BPR KIRANA INDONESIA
Proses Cepat
E-Deposito
1 Bulan
6,75% p.a
Minimum Deposito
Rp20.000.000
Jawa Timur | 9515 Transaksi
PT BPR KIRANA INDONESIA
Proses Cepat
E-Deposito
1 Bulan
5% p.a
Minimum Deposito
Rp50.000.000
Jawa Timur | 66 Transaksi
PT BPR KIRANA INDONESIA
Proses Cepat
E-Deposito

2. Obligasi

SR021-T5
Sukuk Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.45%	10.03%	10 Sep 2029

Periode Pembelian
23 Agt 2024 - 18 Sep 2024

SR021-T3
Sukuk Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.35%	1.15%	10 Sep 2027

Periode Pembelian
23 Agt 2024 - 18 Sep 2024

ORI025-T6
Obligasi Negara Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.4%	9.21%	15 Feb 2030

Periode Pembelian
29 Jan 2024 - 22 Feb 2024

ORI025-T3
Obligasi Negara Ritel

Imbal Hasil	Kuota Tersisa	Jatuh Tempo
6.25%	3.09%	15 Feb 2027

Periode Pembelian
29 Jan 2024 - 22 Feb 2024

FR0081
Obligasi FR

Yield	Harga Beli	Jatuh Tempo
5.91%	100.40%	15 Jun 2025

PBS036
FR Syariah

Yield	Harga Beli	Jatuh Tempo
5.72%	99.70%	15 Agt 2025

FR0086
Obligasi FR

Yield	Harga Beli	Jatuh Tempo
5.99%	99.28%	15 Apr 2026

PBS038
FR Syariah

Highest Yield

Yield	Harga Beli	Jatuh Tempo
6.80%	100.90%	15 Des 2049

FR0089
Obligasi FR

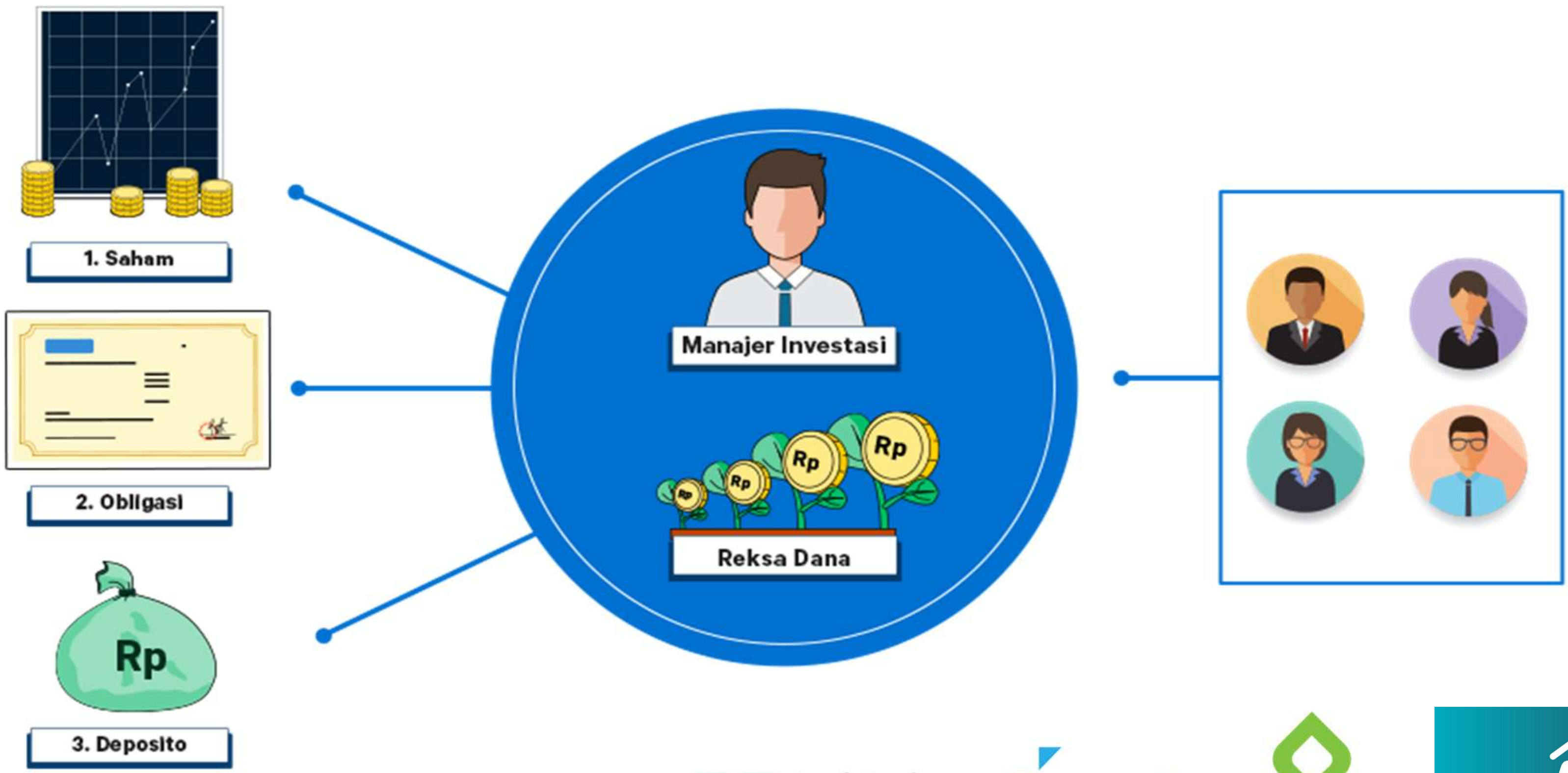
Yield	Harga Beli	Jatuh Tempo
6.77%	101.29%	15 Agt 2051

FR0102
Obligasi FR

Yield	Harga Beli	Jatuh Tempo
6.73%	101.85%	15 Jul 2054

3. Saham

REKSA DANA


1. Saham
2. Obligasi
Rp
3. Deposito
Manajer Investasi
Rp
Rp
Rp
Reksa Dana

RDPU

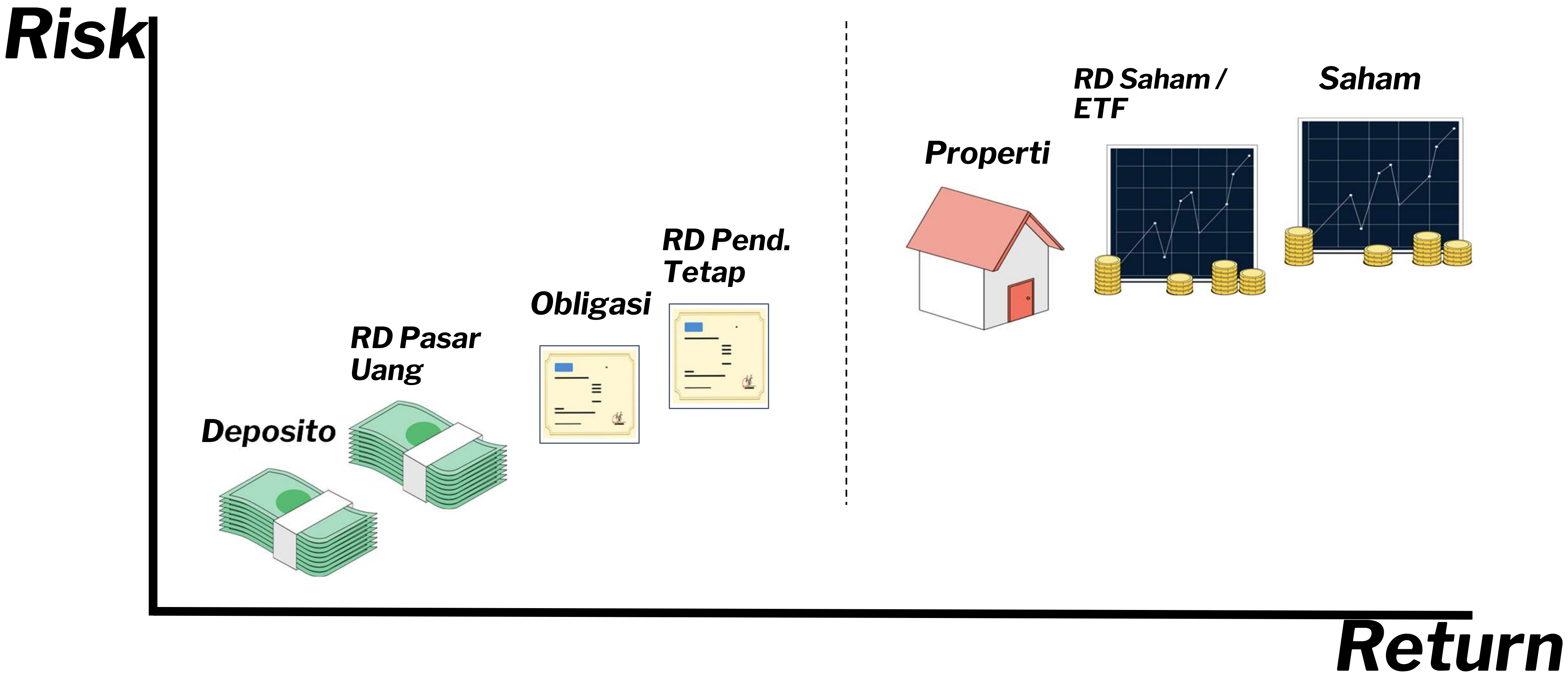
		1Y Return
1	Trimegah Kas Syariah	5.13%
2	BRI Seruni Pasar Uang III	5.09%
3	Bahana Likuid Syariah Kelas G	5.02%
4	TRIM Kas 2 Kelas A	4.95%
5	Majoris Pasar Uang Syariah Indonesia	4.95%

RDPT

		1Y Return
1	ABF Indonesia Bond Index Fund	6.57%
2	Manulife Obligasi Negara Indonesia II Kelas A	5.56%
3	Manulife Obligasi Unggulan Kelas A	4.54%
4	Eastspring Syariah Fixed Income Amanah Kelas A	3.87%
5	BNI-AM Dana Pendapatan Tetap Syariah Ardhani	3.78%

RDS

		1Y Return
1	Trimegah FTSE Indonesia Low Volatility Factor Index	3.92%
2	TRIM Kapital Plus	3.54%
3	BNI-AM Indeks IDX30	2.82%
4	BNP Paribas SRI KEHATI	2.46%
5	Sucorinvest Equity Fund	-2.87%


Risk
Deposito
RD Pasar Uang
Obligasi
RD Pend. Tetap
Properti
RD Saham / ETF
Saham
Return