



# Pekanlit 2024: Aidil Akbar Madjid Discusses Personal and Business Financial Management

Tuesday, 27 August 2024 18:17 WIB

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**HumasUPNVJ** – As part of the series of events for the Research and Community Week (Pekanlit) held by LPPM UPNVJ, today (27/08), we are presenting Aidil Akbar Madjid, an independent financial planner with more than 25 years of experience in the financial sector, both in Indonesia and in the United States.

Aidil's presence on the first day of Pekanlit was aimed at discussing the importance of managing personal and business finances.

In his presentation, Aidil emphasized five crucial aspects that must be considered in financial planning, namely: investment, insurance, emergency funds, debt, and cash flow.

According to Aidil, ideal cash flow management occurs when income minus expenses produce a positive number. However, if the result is negative, then efforts are needed to improve financial conditions, such as financial planning training, finding additional sources of income, and exploring the latest investments such as cryptocurrency.

Aidil also provides guidance on starting a successful business. According to him, there are four main things that an entrepreneur must have: financial and non-financial skills, a clear strategy, deep interest, and strong commitment.

With in-depth and applicable discussions, this talk show is expected to provide new insights for participants in managing personal finances and running a business better.

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