

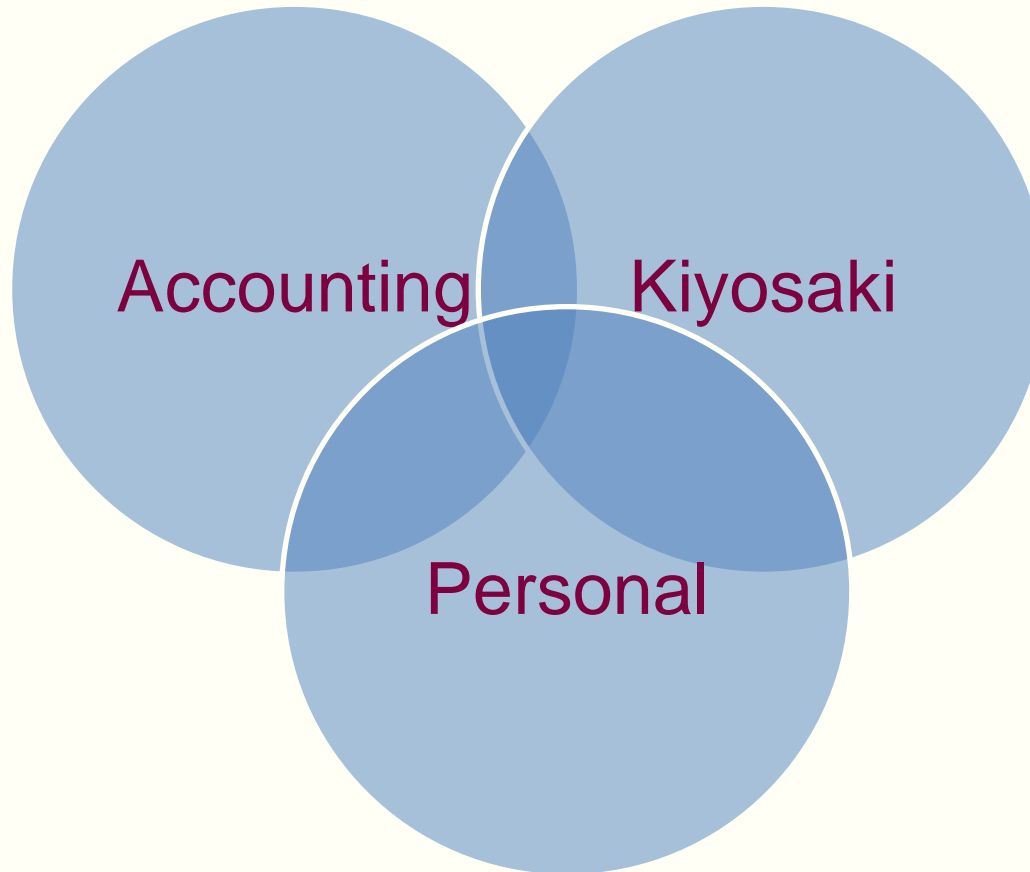
Cash Flow

Lauri Kuljus



Your back office partner

There are at least 3 views on cash flow





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Accounting view is used in most businesses to evaluate progress





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Cash flow in accounting is divided into 3 sections

Cash flow

Operational

Investment

Financing

Business
income

Business
expenses

LT assets

LT debt

Equity

Buying

Selling

Issuance

Repayment

Issuance

Repayment



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Types of Income in Personal Life

Earned

Portfolio

Passive

Some definitions from Kiyosaki for use with personal cash flow

Asset

- „Something that puts money in your pocket“

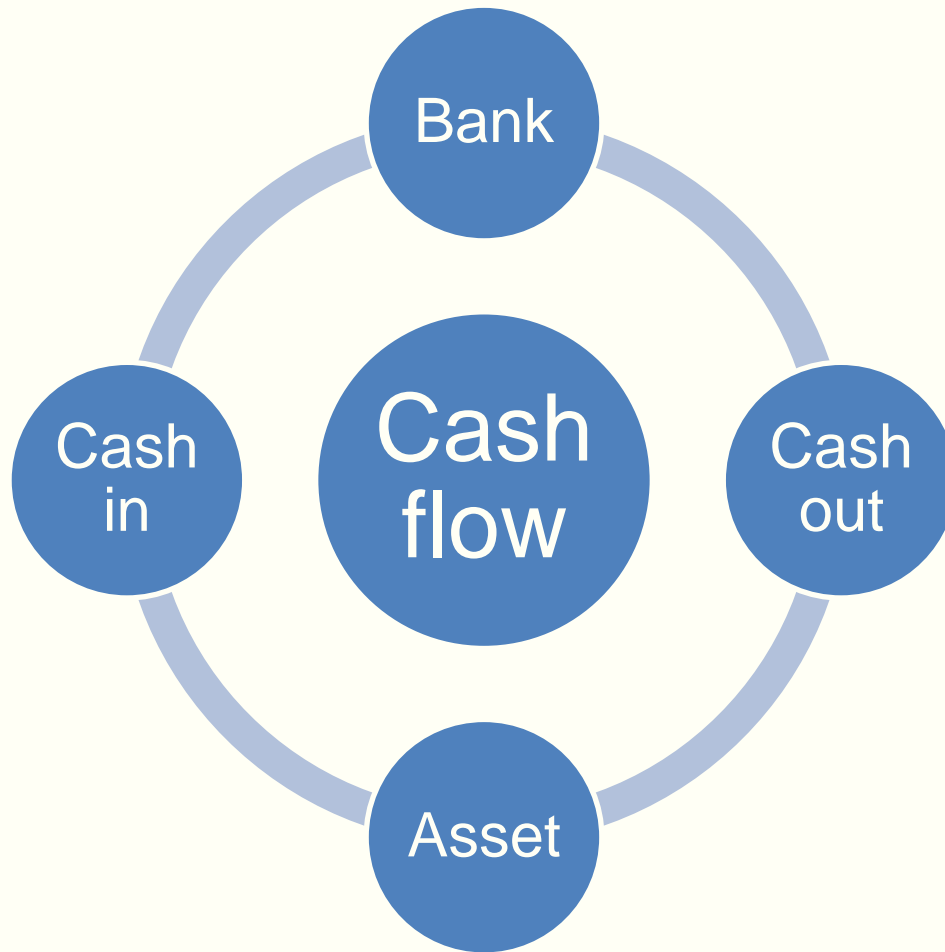
Liability

- „Something that takes money from your pocket“

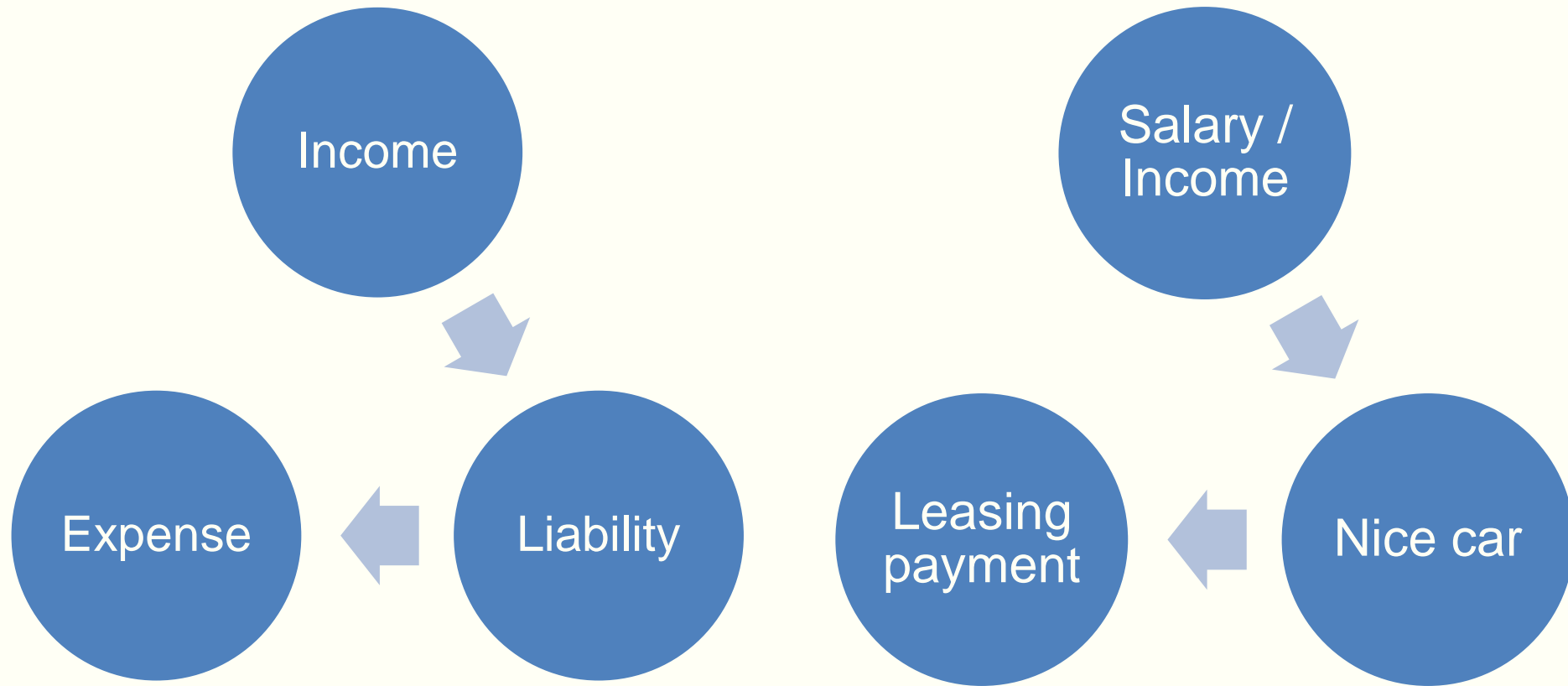


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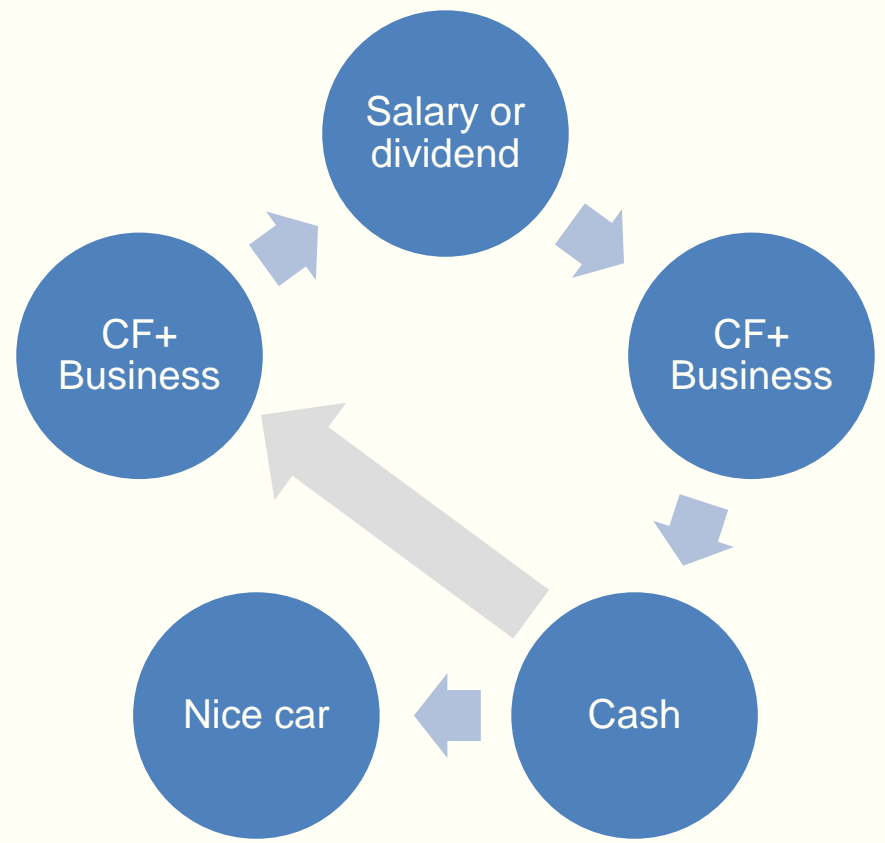
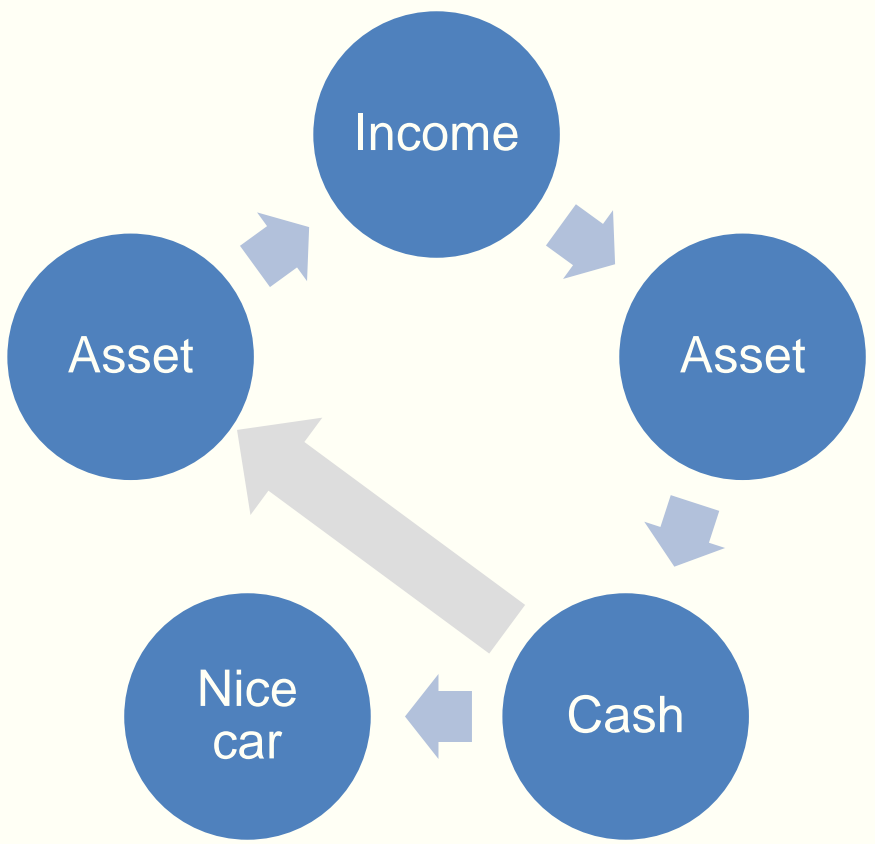
In Kiyosaki's view assets generate the best type of cash flow



Cash Flow Pattern of the Middle Class



Cash Flow Pattern of the Rich





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Your Personal Cash Flow Statement / Prediction

Income

- Investments?
- Salary?
- Allowance?
- ...

Expenses

- Rent?
- Utilities?
- Communication?
- Travel?
- ...





Your back office partner

Thank you!

Lauri Kuljus

+358 503 220 600

info@kuljus.eu

www.kuljus.eu