

## Finance

= responsible for ensuring the business has enough monetary resources to fund day-to-day running + achieve long-term objectives

## Sources

- Internal (within the business)
- External (people outside the business)

## Internal (not repaid)

- owners' capital
- retained profit
- selling unwanted assets

## External (may be repaid)

- family + friends
- new share issue
- obtaining a loan or mortgage
- overdrafts
- trade credit
- hire purchase
- Government grants

## Cashflow

= movement of money into + out of a business, over time period

**Inflows** = into a business  
(inc. owners' capital, loan capital + sales revenue)

**Outflows** = out of a business  
(inc. fixed + variable costs)

## Cashflow:

**NOT PROFITS**  
↳ profitable business can fail if it runs out of cash

## Net cash flow

= total inflows - total outflows

## Closing balance

= net cash flow + opening balance

# Unit 6 Summary

## - Finance P2

## Examples

### Debt finance (loans)

**Good:**

- repayments agreed in advance
- ownership not compromised

**Bad:**

- specific purpose
- debt repaid with INTEREST

### Equity finance (shares selling)

**Good:**

- not repaid

**Bad:**

- gain expertise
- may dilute current owners' power

## Cashflow forecasting

= document that predicts value + timing of future cash inflows + outflows over a time period

	June	July	Aug.
OB	0	10,000	11,000
TI	4,000	4,000	4,000
TO	8,000	0	0
NetF	10,000	4,000	4,000
CB	10,000	14,000	18,000

## Cashflow Problems

### Consequences

- inability to pay wages
- can't afford supplies
- fail to meet debt obligations + incur interest charges
- over utilisation of overdraft facility
- employee/supplier/investor confidence lost
- missed opportunities (new order/invest)

# Business Finance Revision

**Robert R. Redfield**



**Business Finance Revision:**

Business Finance Revision: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have captivated audiences this year. The Must-Read : Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Business Finance Revision : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Business Finance Revision : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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