



FINANCIAL PLANNING

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FINANCIAL PLANNING. FINANCIAL STATEMENTS

Financial planning of:

1. Balance sheet
2. Income statement
3. Cash flow statement



FINANCIAL STATEMENTS. BALANCE SHEET

ASSETS	EQUITY AND LIABILITIES
<p><i>Non-current assets (long-term investments)</i></p> <ul style="list-style-type: none"> • <i>intangible assets</i> • <i>fixed assets (e.g., property, plant and equipment)</i> • <i>long-term financial investment</i> 	<p><i>Equity capital</i></p> <ul style="list-style-type: none"> • <i>share capital</i> • <i>share emission premium</i> • <i>reserves</i> • <i>retained profits/losses</i>
<p><i>Current assets</i></p> <ul style="list-style-type: none"> • <i>inventory (e.g., raw materials, finished goods and goods for sale, prepayments for goods to suppliers)</i> • <i>accounts receivable</i> • <i>short-term financial investments</i> • <i>cash</i> 	<p><i>Provisions</i></p> <p><i>Liabilities</i></p> <ul style="list-style-type: none"> • <i>long-term debt (e.g., bank loans, bonds)</i> • <i>current liabilities (e.g., short-term bank loans, accounts payable)</i>

FINANCIAL STATEMENTS. INCOME STATEMENT

Sales (net turnover)	+15%
- Production costs of goods sold	
1.) +25%	
2.) +5%	
=Gross income (profit or loss)	
- Expenses (sales costs, administrative expenses, interest payments etc.)	
+/- Other income / expenses	
+/- Extraordinary income / expenses	
=Pre-tax income/profit	
Income tax (if applicable)	
Net profit → balance sheet (if dividends are not paid)	

FINANCIAL STATEMENTS. CASH FLOW STATEMENT

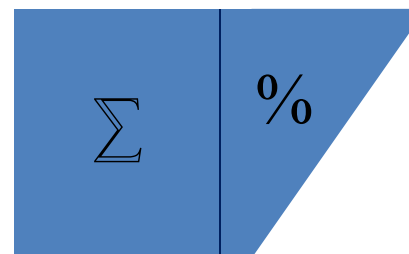
The cash flow statement:

1. cash flow from *operating activities*
2. cash flow from *investing activities*
3. cash flow from *financing activities*

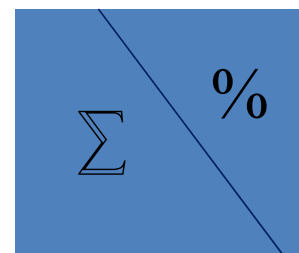


LOAN REPAYMENT

- *equal principal payments per time period (descending, decreasing payment scheme)*



- *equal total payments per time period (regular, annuity)*



EXAMPLE

