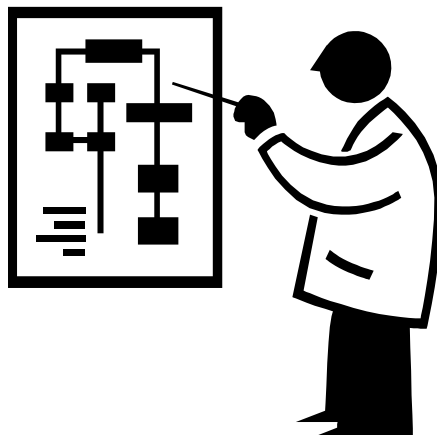


Constant Cashflow

*How to make money flow to you
each and everyday*

AUDIOBOOK ACCOMPANY



PRINT AND FILL IN AS YOU LISTEN TO THE AUDIOBOOK



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3 Money down the drain – reduce the outflow

Expenses to look at:

FIXED:	SPENDING NOW	TARGET AMOUNT
Office rent / premises costs		
Loan		
Credit Card (CC) min 1		
CC min 2		
Insurance		
Wages / salaries		
Other:		
VARIABLE:		
Professional fees		
Postage		
Utilities : Gas/ Electric		
Water		
Telephone – land		
Mobile phone		
Vehicles		
Travel		
Debt Reduction		
Bank Charges		
Maintenance/Repairs		
Training Course		
Other:		

6 Multiple streams of cashflow income

	Income stream	Earning Target	By When?
<i>e.g.</i>	Book about how to use <i>YouTube for business</i>	<i>£200 per month</i>	<i>31-Dec</i>
1			
2			
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30			

7 Spotting problems (before the Titanic sinks)

INCOME:

- a. You get paid on job 1 on 20th, £1200
- b. You get paid on part time job 2 on 25th, £100
- c. On the 10th of the month you receive your royalty receipts for the book you wrote 3 years ago – expect £250
- d. On the 1st of the month, you earn an affiliate commission of about £50 each month

EXPENSES:

- e. You pay your rent on the 1st, £700
- f. You pay your monthly travel card in the 1st, £80
- g. Phone bill, internet and cable TV subscription is £90, paid on the 17th
- h. Food shopping is £30 per week
- i. Debt repayment towards credit cards and loans is £200 per month on the 4th
- j. Savings account 1, is £75 on the 11th
- k. Life insurance is £25 on the 19th
- l. Private pension is £100 on the 2nd
- m. Gas & Electric is £150 on the 18th
- n. Holiday Fund is £100 on the 12th
- o. Allow £5 for bank charges on the 28th
- p. Private medical care is £20 on the 14th
- q. Donate to charity £50 on the 10th
- r. Clothes, going out, magazines, lunch, and ‘other’ is £40 per week
- s. Spend £20 per week on cigarettes

Note: Rebecca ends the month of April with £900 in the bank. She has an overdraft facility of £1500.

Period (week ending)	Due	7 May	14 May	21 May	28 May
Receipts					
Job1:					
Job2:					
Royalty Receipts					
Other:					
Bank interest					
A Total Receipts (CR)					
Payments					
Rent					
Travel					
Phone, Internet, TV					
Food shopping					
Debt reduction					
Savings A/c1					
Pension					
Life Insurance					
Gas & Electric					
Holiday Fund					
Bank /Interest charges					
Private medical care					
Donation					
Sundry/Clothes/ other expenses					
Cigarettes					
B Total Payments (DR)					
C Net Cash Flow (A-B)					
D Opening Bank Bal from E DR					
<i>E (C+/-D) CLOSING BAL DR</i>	900				

Period (week ending)	Due	7 May	14 May	21 May	28 May
Receipts					
Job1:				1200	
Job2:					100
Royalty Receipts			250		
Other:		50			
Bank interest					
A Total Receipts (CR)		50	250	1200	100
Payments					
Rent		700			
Travel		80			
Phone, Internet, TV				90	
Food shopping		30	30	30	30
Debt reduction		200			
Savings A/c1			75		
Pension		100			
Life Insurance				25	
Gas & Electric				150	
Holiday Fund			100		
Bank /Interest charges					5
Private medical care			20		
Donation			50		
Sundry/Clothes/ other expenses		40	40	40	40
Cigarettes		20	20	20	20
B Total Payments (DR)		1170	335	355	95
C Net Cash Flow (A-B)		-1,120	-85	845	5
D Opening Bank Bal from E DR		900	-220	-305	540
E (C+/-D) CLOSING BAL DR	900	-220	-305	540	545

Bonus

PRIMARY	
RELATED	
INFORMATION	
SERVICES	
MEDIA	