

Company is making
PROFITS
but have **NO CASH?**
公司有赚钱但看不到钱?



What is Cash Flow?
什么是**现金流**?

“

Is Cash Flow the
same as Profit?

What is Profit?
什么是**净利润**?

”



What is Cash flow?

什么是现金流?



Cash is the result of banking transactions.
现金是银行交易的产物



Cash Flow is the money that flows in and out of the firm from operations, financing, and investing activities.

现金流量表把导致现金流变化的活动分为经营、投资和融资三类活动。



Cash Flow refers to the movement of money into and out of your business: the payments you are receiving and the payments you are remitting.

现金流是指货币资金（可以简化为现金+银行存款）的变化情况。一般用现金流入、现金流出和现金净流量这个指标衡量现金流的变动。



Cash flow impacts how much money you actually have available at any given time.

现金流量会影响您的实际可用的资金。



What is Profit?

什么是净利润?



Profit is the result of calculations.
利润是计算的产物



Profit is an accounting concept which includes assets, debtors; figure amounts in your books that cannot be used to pay your bills.

现金流量表把导致现金流企业无法用没有被兑现的利润（资产，欠条）去付房租、购买原材料、支付工资。



Profit is the accounting record of what is left after you have made sales and deducted all expenses.

营业利润是指毛利扣除期间费用（管理费用、财务费用和销售费用）之后的余额，这反映的是企业考虑生产+运营之后的绩效。



Profit comes into play at the end of an accounting period and during tax filing.

利润在会计期末和报税期开始发挥作用。



Google

🔍 **How Can My Business Have Profits But No Cash Flow?** 🗣️

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Okay, lets keep it simple





Scenario 1

: CREDIT TERM

信贷期限



Now, the company makes RM10K sales and incurs RM3K expenses/costs

For the RM10K sales, clients are allowed to pay within 30 days, but for the RM3K, you have to pay immediately.

Therefore, during the month, sales increased by RM10K but cash decreased by RM3K (*Cash receipts of RM0 with cash payment of RM3K*).

假设公司有RM10K的销售，同时产生了RM3K的费用/花费。

RM10K 的销售额,您允许您的客户在 30 天内支付，但 RM3K 的费用您必须立即支付。

因此，在当月，销售额增加 RM10K，但现金减少 RM3K
(*现金收入为 0 但却需要支付 RM3K*)。





Scenario 2

: INVESTING PPE

拓展业务



Company makes a profit of RM65K in the first year.

However, the company paid out RM70K to acquire equipment during the year for expansion purposes.

Therefore, the company ends the year with a profit but with a negative cash balance.

开设公司第一年，净赚了RM65K。

但，为了扩大生意，公司花了RM70K 购买设备等等。

因此，公司年底利润有RM65K 但现金为负值。





Scenario 3 : PREPAYMENT, STOCKS etc.

预付，存货等

Transactions where cash is paid out but profit is not reduced:

- ❖ Prepayment
- ❖ Increasing Inventory
- ❖ Payments Made To Reduce Liabilities

还有些情况是在利润不减少的前提下，现金支出：

- ❖ 提前还款
- ❖ 增加库存
- ❖ 偿还债务



Conclusion

- ❖ While it is important to generate profits, if a business wishes to succeed, it must also be able to operate with a positive cash flow.
- ❖ For a business to remain viable, cash flow is king. Having poor cash flow is one of the reasons small businesses fail.
- ❖ So while generating high profits is important, doing so at the expense of having weak cash flow could result in a profitable business being unable to pay its bills.

- ❖ 如果想去评价企业短期的经营绩效，利润比现金流重要。
- ❖ 可若以企业经营为判断标准，显然现金净流量更为重要。
- ❖ 有利润固然是好，但企业无法用没有被兑现的利润去支付费用，所以现金流也不能忽视。





Therefore, one should combine the information on cash flow together with the information on profits for an effective performance evaluation.

For developing companies, today's losses do not mean the same losses would occur in the future.

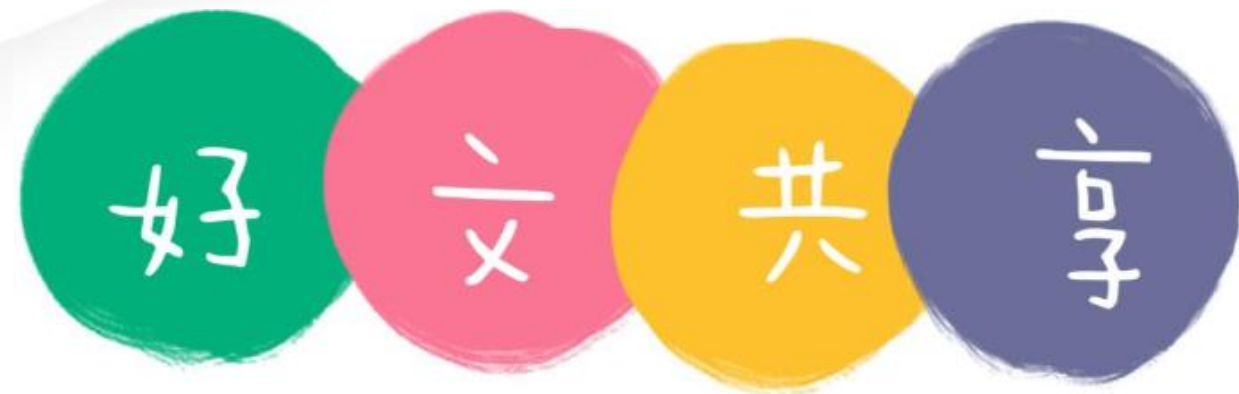
因此，更有效的绩效评估方法是将两者的信息，进行综合，可以将现金流的信息作为利润的补充。对于处于成长期的企业，利润会失真，今天亏损并不意味着未来同样亏损。



Important: Cash flow is what allows you to pay your expenses on time, including suppliers, employees, rent, insurance, and other operational costs.

<Rosemary Carlson 2020, Small Business>

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