

Table of Contents

Introduction

<i>Financial Empowerment</i>	xix
------------------------------------	-----

Part 1: Introduction

Chapter 1

<i>How Businesses Make Money</i>	3
--	---

Chapter 2

<i>Three Sample Companies</i>	13
-------------------------------------	----

Part 2: Financial Statements

Chapter 3

<i>Cash Flow Statement Basics</i>	31
---	----

Chapter 4

<i>Organize Your Cash Flow by Activity</i>	41
--	----

Chapter 5

<i>Profit and Loss Statement Basics</i>	47
---	----

Chapter 6

<i>The Difference Between Cash and Profit</i>	73
---	----

Chapter 7

<i>Balance Sheet Basics</i>	87
-----------------------------------	----

Chapter 8

How the Balance Sheet Varies by Business Type 111

Chapter 9

How Financial Statements Tie Together 119

Part 3: Tools to Help You Make Money

Chapter 10

Evaluating Profitability 135

Chapter 11

Working Capital and Operational Efficiency 159

Chapter 12

Can You Pay Your Bills? 181

Chapter 13

Can You Pay the Bank? 189

Chapter 14

Measuring Growth 199

Chapter 15

Using Financial Tools to Manage Your Business 209

**Part 4: Building and Operating Your Business
to Make Money**

Chapter 16

What to Consider When Starting a Business 221

Chapter 17

Starting Your Business 231

Chapter 18

Planning and Budgeting Growth 245

Chapter 19

Taxes and Your Business 261

TABLE OF CONTENTS

Chapter 20

Accounting and Your Business 271

Chapter 21

Finding the Money to Start and Operate Your Business 285

About the Authors 303

Index 305

