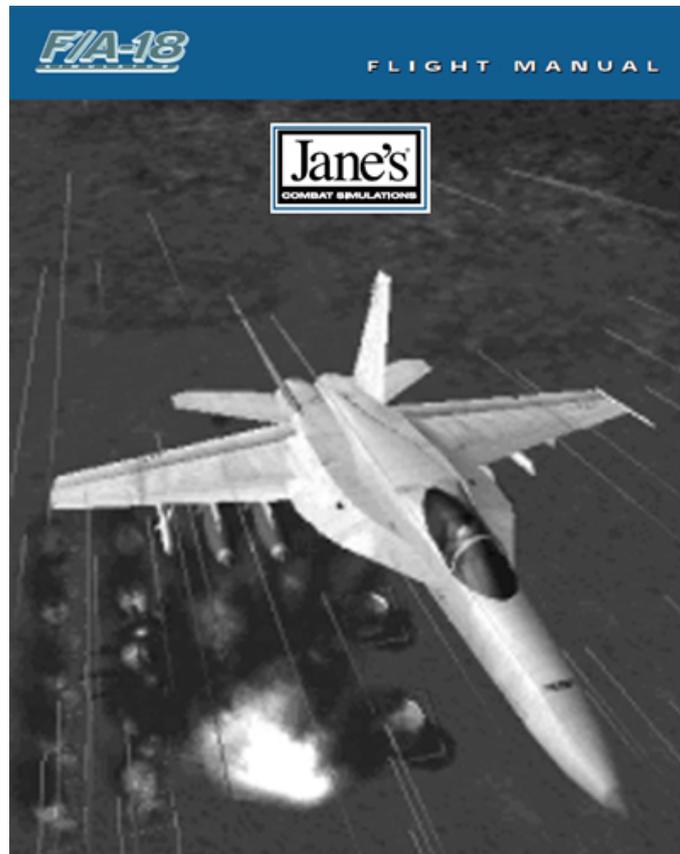


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## A-18e Working Acn



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The subtlety of this feature make it not so obvious, but it is not easy to avoid. In this post, I am going to write a series of posts on this “implicit” detail. At the end of this post, I have a checklist of “how to do” and “how not to”. Some of the problems are so obvious that I believe that someone will propose a work-around solution. This series is likely to become more and more technical as it goes along, so I hope you’re patient. Preliminary note: it’s been 5 months since I started working on this project, and that’s too long to write such long posts, even if they are technical. I’m going to post a few videos and illustrations. I’ll try to make the post more digestible by adding links. What is working capital I find it useful to think of working capital as a limit that a business has to respect. Capital means money that you have access to, in the bank. This may be your money (for instance, if you’re self-employed and have a net income of €500 a month) or a money that you borrowed and has to be repaid (debt money). You’re obviously limited by the money you’ve got, and by the interest rate you’re paying. But if you’re self-employed, you also have a monthly cash flow to work with. What are the different ways you can invest money that is not borrowed? You can pay for goods and services. These goods and services will be used by you, or by someone else (your staff or a customer). These goods and services are what create the value of the business. The sum of all these payments is called revenue. But revenue does not bring value to the business. Revenue is money. You can hire people who will do the work for you, either as employees (salary) or as freelancers. And as any self-employed, you have a capital flow called net income, which consists of your income minus your expenses. This will either come to you directly (from customers), or will be refunded (back to you from the clients or your bank). But net income does not bring value to the business. “Let◆ 82157476af

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