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Total flow and entrainment calculations

Earlier this week we talked about "flow" and how it can improve your professional life. Well, over at Ask Metafilter there is a great thread on achieving flow in everyday life that's worth a read. The concept of "flow" (a term coined by American psychologist Mihaly Csikszentmihalyi that means "a Read more My question is to those who might be familiar with his work and have incorporated it into their everyday life: How do you find 'Flow' in the more mundane, routine things of daily existence? Like a boring commute or doing the dishes, or household work. Anything that doesn't excite you but must be done again and again almost daily? How to structure them so that one can achieve 'optimal experiences' even from the most inane tasks? Finding flow in everyday life [Ask Metafilter via 43 Folders] Opinions expressed by Entrepreneur contributors are their own. If you're looking for the most up-to-the-minute business strategies, but want to scream when you see them presented in yet another PowerPoint slide, then maybe it's time to yell, "Help! My Business Sucks!" Andrew Lock and his aptly titled video blog, viewed by more than 100,000 entrepreneurs each week, are here to answer your cries. Lock describes his video blog as "edu-tainment," a harmonious and hilarious combination of education and entertainment. Help! delivers innovative business strategies for entrepreneurs in 15-minute web spots every week. His formula is working; the blog skyrocketed to the top spot in the Apple iTunes' business category within six months of its debut and still holds a place in its Top 10 business podcasts. So, how does he do it? Instead of lining his blog with unsightly advertisements, he acquires one sponsor each week, who he personally promotes throughout each show. Happy sponsor, happier viewers. Also, he includes relevant, witty clips about the business world in each show. A recent webisode featured a business investor, Ernie (as in Bert and Ernie), who wanted to invest his "cookies" with none other than Bernie Madoff, who appeared under the guise of the Cookie Monster to "help him out." You can probably guess how that situation turns out. In the midst of laughter, however, entrepreneurs find themselves learning as well. "I think the biggest mistake that people make is being too inwardly focused," Lock says. He added that when it comes to promoting their business, "Most people [...] tend to think how they would buy as a customer. But most business owners aren't their own customer, so what you end up with is a potential customer who is saying, 'who cares?'" to your company's more mundane points such as its background and history. Instead, he suggests entrepreneurs should be saying, "What's in it for the customer? Because that customer is asking, 'What's in it for me?' 'What does this person have to offer?' You have to grab their attention and keep it." Lock's video blogging roots reach back to when he was a primary marketing coordinator for British comedic magician and television show host Paul Daniels. "He's an older guy with a very unconventional promotion style. I realized I enjoyed coming up with creative ways to market him," Lock recalls. When his career with Daniels ended alternative marketing methods were still lingering in Lock's brain. So, in April 2008, after gaining experience in television production, Lock launched a free video blog to help entrepreneurs improve their businesses. "What we've done here is radically different than other online shows," says Lock. "I like to help entrepreneurs stand out from the crowd" mainly with creative marketing tools and simple advice on strategies that entrepreneurs often forget to implement. The show's concept—which he adopted from Revision3.com—was two-fold. First, give entrepreneurs practical yet inventive ways to develop their businesses. Second, don't put them to sleep in the process. Lock's show has become so popular among entrepreneurs on Twitter and other social media outlets that he's teamed up with entrepreneur Justin Taylor to launch another business consulting web venture, GotBiz.TV. The first spot, set to air on 9/9/09, will be similar to Help! My Business Sucks!; but this time, instead of Lock presenting his business strategies, he has celebrities from the business and financial world lined up to present their tactics for free. Lock's ultimate goal is to see entrepreneurs succeed and that enjoy success in the long term and all along the way. If he's successful, Lock certainly deserves a cookie for that. The Future Is...Fungi?: This Biotech Company Transforms Mushrooms Into Luxury Materials Used by Hermès 3 Simple Ways to Improve Your Energy and Work When Terry Crews Hit Rock Bottom, He Found a Better Way to Be Tough Are You Too Efficient to Innovate? Food Network Star Geoffrey Zakarian Distills the Hospitality Industry Down Into Just 48 Words How to Build an Authentic Brand Higher Pay, Higher Prices: Could Rapid Career Changes Keep Inflation Skyrocketing? Photo Courtesy: [Irdvan_celik/Getty Images] If managing a business requires you to think on your feet, then making a business grow requires you to think on your toes. One key financial aspect of ensuring business growth is understanding proper cash flow. But cash flow can be complicated and can lead to detrimental business decisions if you don't utilize it properly. That's why it's important to understand what cash flow is, the elements and types of cash flow, how it works and what you can do to watch it increase. When you know the full scope of the money coming into a company and the money going out, you're better equipped to change the strategic direction of the business. Strategic decision-making can mean the difference between expanding a business or shutting its doors. Why Is Cash Flow So Important? Photo Courtesy: [Cavan Images/Getty Images] The primary importance of cash flow is to ensure a healthy and prosperous business. Cash flow is the money flowing into and out of the company, sort of like its income and expenses. First, cash flow is important because it determines the financial health a business is experiencing. Second, cash flow is important because it allows a company to make better decisions regarding spending during key moments. Third, cash flow allows a company to understand where it's spending money, which can lead to better management of that money. In addition, cash flow protects valuable business partnerships. Cash flow issues may prevent a company from paying suppliers and can quickly damage a company's reputation. And finally, the goal of any business is expansion. Proper cash flow indicates to a company the ideal time to initiate growth efforts, which can require ample cash. Whether purchasing stock, renting or renovating buildings, or increasing recruitment efforts, proper cash flow management tells you the right time to expand a business. How Does Cash Flow Work? Photo Courtesy: [Ariel Skelley/Getty Images] You can calculate cash flow by adjusting a business' net income. This is done by subtracting the difference between expenses, revenue and credit transactions, which all appear on balance sheets. Different balance sheets to utilize include asset, liability and income statements. Types of Cash Flow Photo Courtesy: [Maskot Bildbyrå/Getty Images] The direct cash flow method totals various cash payments and receipts, including payments to suppliers, receipts from clients and payroll adjustments. The figures are calculated with the starting and ending balances and allow you to determine the net increases and decreases in accounts. An indirect cash flow method involves calculating operating activities by taking the net income from an income statement. Revenue is counted when it's earned, not received, because the income statement is prepared on an accrual basis. Elements of Cash Flow Photo Courtesy: [Luis Alvarez/Getty Images] Operating activities are the primary revenue-generating processes a company or organization makes that don't include investments or financing. They include the day-to-day sales and marketing efforts, for example. Investing activities involve sources and uses of cash from investments. This category includes asset purchases, loan payments or receipts, or any payments involved in a merger or acquisition of another business. When a company divests an asset, it's considered a "cash in" transaction. Financing activities include all cash sources from banks, investors and shareholders. This element of cash flow includes dividend payments, stock purchases and payments on principal debt. All other financial activities fall within the other two elements. Positive vs. Negative Cash Flow Photo Courtesy: [Shannon Fagan/Getty Images] Having positive cash flow signifies that there's more money coming into the business than leaving it. You can liken positive cash flow to profit from figuring out how healthy a business is. Demonstrating negative cash flow means the exact opposite. It shows less money coming into the business than the business is spending. Negative cash flow doesn't always signify there's a problem within the business, however. If a business expands at the right time, it'll more than likely see negative cash flow for a short time. Analyzing cash flow regularly helps investors and the business understand the company's performance. What Is a Cash Flow Statement? Photo Courtesy: [blackred/Getty Images] A comprehensive and accurate cash flow statement allows a business to know the exact amount of money available at any time. As mentioned earlier, a cash flow statement allows a company to make better judgment calls regarding strategic decision-making. The cash flow statement allows business leaders to see and communicate accurate financial information. Some may feel their business is in a strong position, but the cash flow statement shows exactly why there isn't money coming in during a specific period. The cash flow statement also clarifies why a business should or should not make large purchases. How to Get a Cash Flow Statement Photo Courtesy: [vrm/Getty Images] A good cash flow statement can come from an experienced financial analyst. Finding an exceptional analyst with experience in corporate finance will help with preparing a thorough, accurate and comprehensive cash flow statement for a larger business. According to the Corporate Finance Institute, "The International Accounting Standards Board (IASB) favors the direct method of reporting because it provides more useful information than the indirect method. However, it is believed that greater than 90% of public companies use the indirect method." Tips for Managing Cash Flow Photo Courtesy: [PNC/Getty Images] Perhaps the most important tip about managing cash flow is to rely on the cash flow statement before deciding to expand or grow the business. According to Tim Berry with Entrepreneur.com, a U.S. Bank study found that "82% of business failures are due to poor cash management." Accuracy within the cash flow statement gives a company a clear idea of its liquidity and cash to pay off expenses. It also assists in predictions for future cash flow, which can in turn help with proper budgeting. How to Increase Cash Flow Risky decision-making will likely be detrimental to a company's future. Another tip is to focus on getting rid of inventory because it eats away at cash. Berry says, "Every dollar you have in inventory is a dollar you don't have in cash." In addition to improving inventory, these are other primary tips a business can use to increase cash flow, depending on its needs: Don't buy property, but lease property Offer the customer incentives for early payment Conduct thorough credit checks on customers Form a buying cooperative Immediately send out invoices Employ electronic payment methods Utilize savings accounts with higher interest rates Increase product pricing Keep a close eye on finances and calculate your company's cash flow regularly. Doing so can mean the difference between capturing a bigger market share or losing to competitors. MORE FROM ASKMONEY.COM

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