

Cash Flow Statement	
Particulars	Meaning
Cash from Operations	The cash generated or used by a company's operations
Net earnings	The company's total profit after accounting for all expenses
(+) Depreciation & Amortization	Total income from sources other than primary operations
(-) Changes in working capital	The fluctuations in a company's current assets and current liabilities over a given period
Cash from Financing	Cash inflows and outflows related to a company's investments in long-term assets
Issuance (repayment) of debt	Borrowing or repaying borrowed money by a company
Issuance (repayment) of equity	Selling or buying back ownership shares in a company
Cash from Investing	Cash used or generated in securing fixed assets
Purchase of fixed assets	Money spent on acquiring fixed assets
Proceeds from sale of fixed assets	Money earned by selling fixed assets
Purchase of investments	Money spent on acquiring investments
Proceeds from sale of investment	Money earned by selling investments
Net increase (decrease) in cash	Total change to cash
Purchase of investments	Money spent on acquiring investments
Opening cash balance	The amount of cash the business started the accounting period with
Closing Cash Balance	Opening cash balance +/- Net increase/decrease

Income Statement

Particulars	Meaning	Examples
Income	Total income earned	
Revenue	Total money earned from operations	Total money earned from operations
Other Income	Total income from sources other than primary operations	Income from interest, rent, etc
Expenses	Total money spent	
Cost of Goods Sold	Total money spent directly on operations	Raw materials, storage
Finance Cost	Total money spent on financing operations	Interest payments, fees
Employee Benefits Expenses	Total money spent on employee benefits	Contribution to PF, staff welfare
Depreciation and Amortization	Total money lost to wear and tear of assets	
Profit/Loss Before Tax	Income (-) Expenses	
Tax Expenses	Total money spent as taxes	
Profit/Loss After Tax	Profit before tax (-) Taxes	

Balance Sheet		
Particulars	Meaning	Examples
Assets	Resources a company owns or controls	Machinery, land, buildings
1. Current Assets	Assets that can be converted into cash or used up within one year or its operating cycle	Cash, Trade Receivables
Cash & Cash Equivalents	Cash in its most liquid forms	Bank account, Commercial Paper
Trade Receivables	The amount of money vendors owe tot the business and will pay back within a year	
Inventory	The items used to produce goods & final product available for sale	Raw materials, WIP and finished
Marketable Securities	Financial assets that can be easily bought and sold on the market	Stocks, bonds, Mutual Funds
2. Non-current Assets	Assets that cannot be converted to cash within one operating cycle	
Property, Plant and Equipment	Monetary value of all tangible assets	Land, machinery, buildings
Intangible Assets	Assets that do not have a physical existence but contribute to the business	Patents, Trademarks, Intellectual Property
Goodwill*	The intangible value that a business earns from factors that help it maintain a competitive advantage	Goodwill comes from reputation, brand recognition, customer loyalty
Investments	Assets that a company plans to hold for more than one year	Stocks, Bonds, Real Estate
Liabilities	Financial obligations and debts that a business owes to others	Loans, Payables
1. Current Liabilities	Financial debts that have to be cleared within one operating cycle	Accounts Payable, Income tax
Accounts Payable	Money the business owes to its vendors	
Payroll Due	Money the business owes to its employees	
Accrued Expenses	All expenses that have to be cleared within the coming operating cycle	Rent expense, utility expense
Income Taxes	Income taxes due to be paid	
Interest Payable	Interest due to be paid for financing or to shareholders	
Short-term debts	Short term loans that have to be repaid within the coming operating cycle	Bank loan, lease payments
2. Non-current Liabilities		
Debentures	A type of debt instrument that is issued by a company or government to raise capital	
Long-term loans	Loans taken on by the company to be paid back over the course of many years	Bank loans, Term loans
Deferred T ax Liabilityy	Tax that may have to be paid in the future due to differences between accounting and its balance sheet	
Lease	Long-term lease obligations	Used to rent land or building
Pension Benefit Obligation	Money to be paid to retiring employees in the future	Bank loans, Term loans