

jHirraft omHaMCHiDoto¹ H qxAii
HBIIfU HiqaODHEHHCb НМНhH]/

МНVaUOdUHJ



Onui>ied9

iBh a iqieaio 8inmnuBH

**^qiooHqLreed a Aihoi/\i
qimoLfuo a iqgoih
'qieuBtfo OH>KAH o±h**

С Hero На НМНаТЬ?

U^{enb} – ^ТО
предсTaB^{^eHHe} о буgu^{^eM},
которое He^{^OBek} СТрeМHTCH осу^{^ecTBHTb}.

- КрHTерHH *^nu:*
- ХараKTerwcTHKH – ^eT,
размер, Тех. параметри и т.д.
- Срок
- Вероятность достижения



HK>6an ^enb aocTMWMMa

НапиМер

- ^nb: oSyneHue B
yHUBepcuTeTe
 - СТОУМОСТb: 150 000 py6nen
 - СроК: nepe3 Tpu roga



ТакУМ обра30M nepe3 Tpu roga HaM noTре6yeTca 150 000 py6neu

A

neugAd 000 009 –^{10U} eadah oJ0±|/|

10Lf qIBU 80d0h iMOdO .

MOugAd 000 009 ^I00I/MMOIQ •

KLmgoiAioiae BMUAMOU •

deiAiMdu atng

BI/\M>KM±00tf qLT0ll BBgoiLf

A

uaifgAd ooo 099 ^oiaAgediou ±au swaoos ceddh oiaog

Modo M AH8T1 1081/MM BHO
OH

BI\W>KM±00tf qLT0ll BBQCHLf

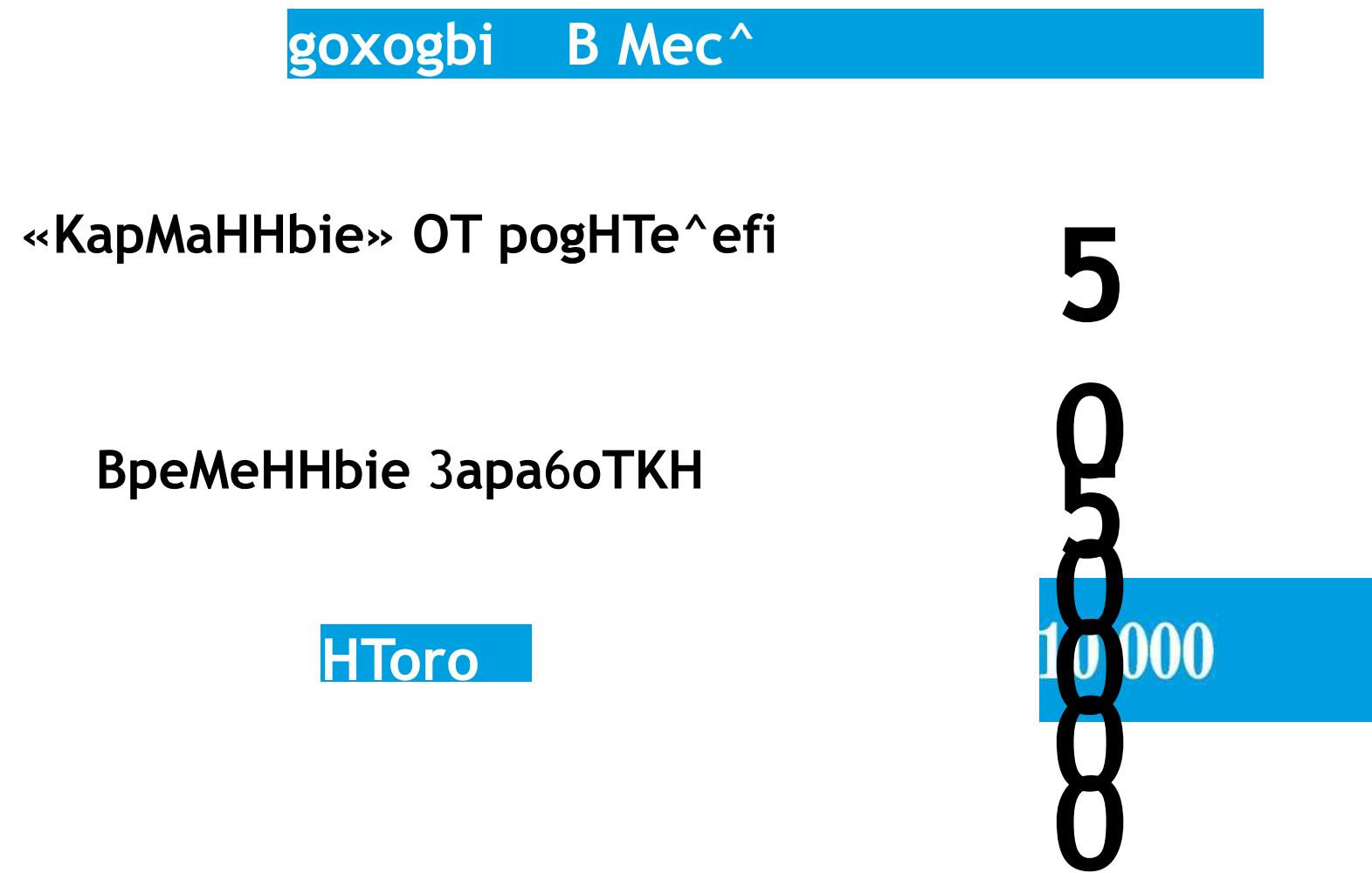
Onui>ied9

iBh a iqieaio
0±i/imi/iueH

AI/MIAIAO CHAMBI q±t*ea
atfj

d 000 099

BegeHue yneTa goxogoB u pacxogoB



BanaHO Mewgy goxogaMM u
pacxogaMu: +2 000 py6new

npocTaa

MaTeMaTMKa

npegcTaBHM, HTO MH
HH[^]ero He ge[^]aeM, u Bce
ocTaeTCA TaK KaK ecTb.
To ecTb oTKnagbiBaeM no 2000 py6[^]ew
e[^]eMecnHHo.

- 650 000 / 2 000 = 325 Mec[^]eB

[^]To 27

[^]eTl

rgе B3ATb HegocTaw^Me cpegcTBa

В KawgoM cMTya^M HywHo pewMTb, HTQ
^e^ecoо6pa3He:

KonuTb u wgaTb

- «nog MaTpac»
- fleno3MTH
- MHBeCTMUMM

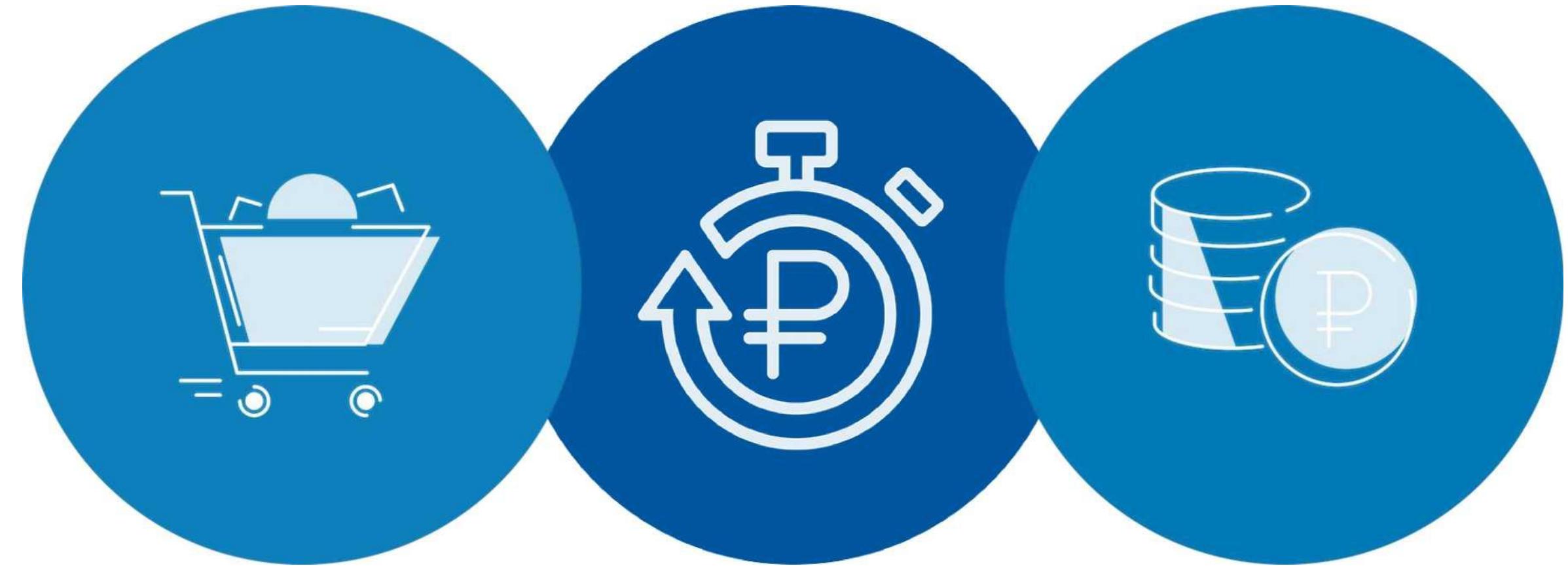
3aH^Tb u KynuTb

- KpeguT B 6aHKe
- 3aeM B MOO
- B gonr y Apy3ew
- nonpocuTb y pogwTe^eM

rpaMOTHWH HHBecTop noHHMaeT, HTO BbirogHoe B^o^eHHe cpegcTB npegcTaBnaeT, KaK
npaBH.no, gonrocpo^Hoe HHBecTHpoBaHHe H gHBepcH^Ka^HH nopT^ena

KaK npMHATb pemeHMe?

В ^ТОМ HaM nOMO^eT ^HHaHCOBMH n^aH
-CTpaTerafl gOCTH^eHHfl ^HHaHCOBON
^e^H



i/\i8MHBaodmooaHM ttedeu ©iMAtfodu i/\iOHOMhmo8aHM go
wueieV ©oa IBBHCA – j8H8tf m/iH8>KoLra
©SMHS>K Momea BMjaiedio – HBL/UHHO

HBLTU qiBaodMemJBAIMB OHdBLfAjBd .

MMhBLrc | DHM NUI/\i81 aiBaNlMh/; .

NiH8i/\iAdiOHM ©isaoooHBHucjD
aiBdgotfou . BMOMd ojoaoooHBHMcfD
sH©aodA Miai/\iOLri/\iOndu aimjatteduo •

oi/\mtfoxgo0H I/MOHBUU i/MisaoooHBHiict)
o aioged ndy

MHSM>K Momea BMjaiedio – HBL/UHHO

I/I8LT8h 1/1 M8100HQ8dl0U XI/IOaO 01/1 BtfOXOI/l 01I/IJ8±Bd±0
oiΔHHOMbmoeaHM_iBBdi/iøna doioasHM_msHioiNedi

08HCM9 MRHHSaiOgOO .

MJBIAlAg 8ISHH8h • ISULTBIBIAI

q±ooi/\ii/i>Ki/iatf8H •

8NHH8hOJBdt/ •

BIOUJBA BBHHBdI0OH |/| .

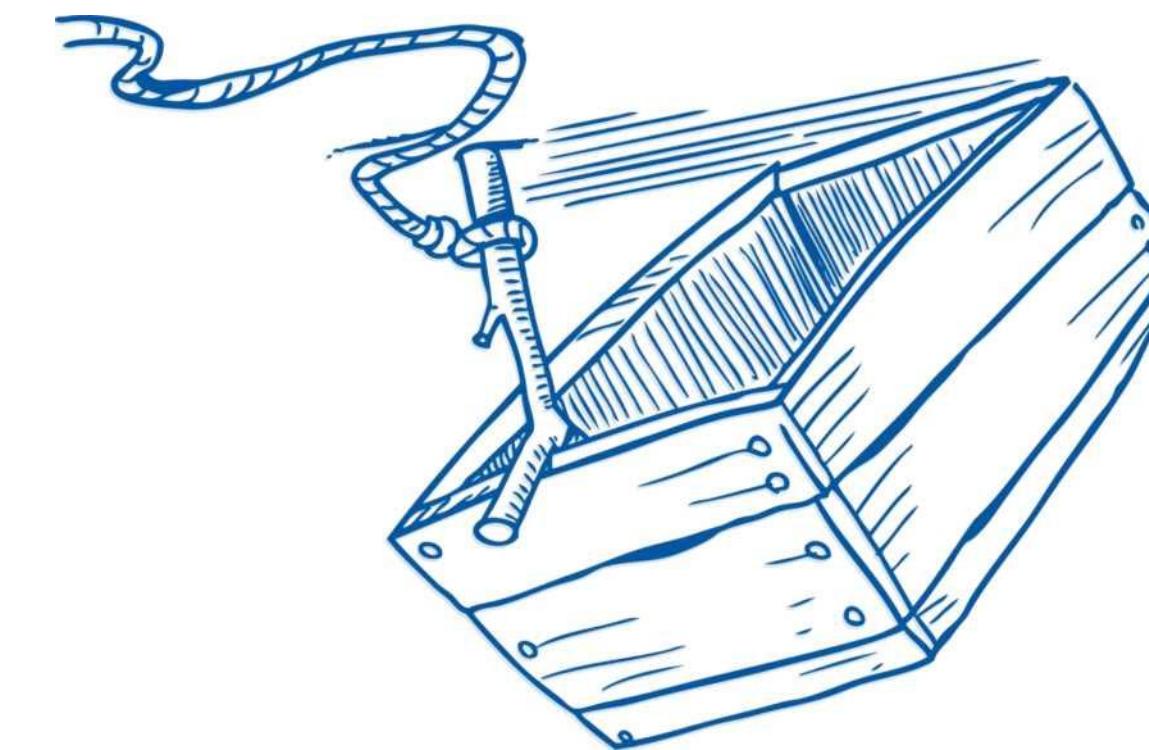
NIMSoubt/¹ •

BMHBaodmoaaHM iaiH9i/\iAdiOHM

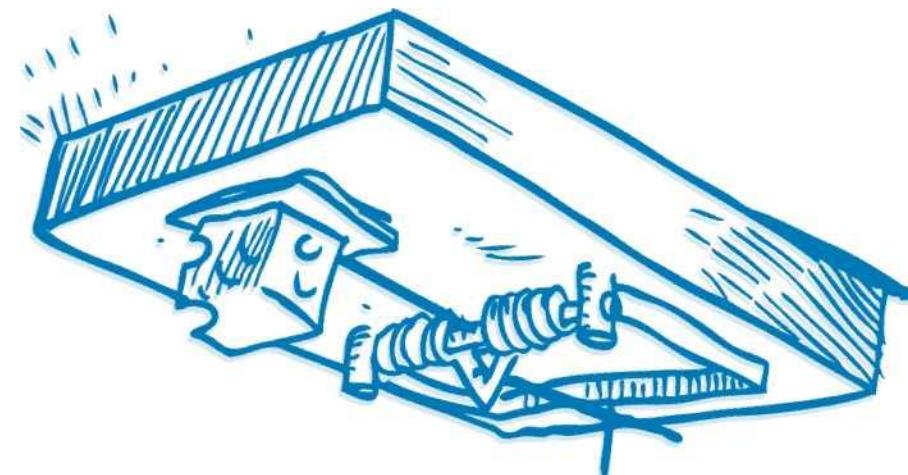
KaKue ^МHaHCOBbie МHCTpyMeHTbi
BaM KawyTca Haw6o^ee
MHTepeCHbMM?

HanwmMTe OTBeTb
B naT

MHmerakmu



anaooHBHMcjD ‘daiAinduBH) mΛiB>MHH0moiΛi o BoaiAHMuoio Moi/ig



isamMB

eiaaoOMdoMOona a
J0H0tf BIBdl KBH>Kd0tfA£0g
KHH0>KOLrg BHBUU

ojoaooHBHMc | D OnaioiAo±o

iΛiBLToh iΛiRaooHBHMc b >i MIAU BH
HMmAaoir

MenTbi - nnaHbi

В yMe, nnaHbi -

MeHTb

Ha 6yMare!

noBTopHM nHTb npaBHA gocTH^eHHB ^e^H:

- Onpege^HTb ^.nb
- CocTaBHTb rpa^HK yneTa goxogoB u pacxogoB
- CoCTaBHTb ^HHHHH
^HHaHCOBblH n^aH
- nogobraTb ^HHaHcoBbie HHCTpyMeHTbi
- C^egoBaTb ^HHaHcoBOMy n^aHy, gu^un^HHa

9nuj>ied9LUH

iBh a iqieaio
0±i/immjeH

l I/M e Ad tf n i/MBLraintfod i/Mnoao
einyey na B»odA I/MBJOIM OU iqiaaoo

oM»B> |

eaioqueieeBMOt/¹ •
IjBiug .
BHOCfD0LT01 d0IAIOH •
O0dtte MNaoihou .

O m •

:0IM>KB>IA M
SOOLMhAIJO OIh ‘BII/DKBMOOBd

JAUOA XISaOOHBHMCjD MIOOHUAIOOtF
CMMH0h0U00g0
i/i MOLF0iMg0cliou aBdu
01MtTIB8 OU Ag>KALrO ‘MMOOOcI »HBg .

dostfBHgBdiouood .
ISHBJdO 0NHSLT01MHBDXOOaBd | J •

:a MogouB>K o soBiniBdgo

MLmmAdeH eaedu i/imea mroq

000£"00£"008"8 – »OHoae MiqHieuuoag .

/uoijaeoey/ru jqo – iqooduoia q±etfe£ . ojunfnoujj

– mooaoH 1/1 nq±e±Q .

:XBONBHM C | D O amsuog BIMBHCX

KMHOLT0OBH MIOOHIOI/MBClj
MoaooHBHi/ic | D BHaodA
OMH0miqaou 1/1 JALTOA
XiaaOOHBHMC | D MOU01Mg0dI0U
aBdU B±l/lfrlB£ .

BMHiqd OJOaOOHBHMCjD
Ki/iii/iaeBd 1/1 1/iiooHqLmgBio
ai/iHBwdata'tfou .

BLrgAd :MMOOOc | BMHBg MMhMHAo
MIDOai/lhMOloA 0I/IH0h0UO0gO
l/l B±l/lITIB£ .

B»HNd OJOaOOHBHMC}D

d01BLrAj8dBJ8l/\l – MMOOOd »

d|eq/nj'6j-!up//:sd);q :e±>i8odu i/DDKdetftfou AgwALro a qoaiMBfriBdgo aoooduoa Bi/iHaaOHNi/meoa aBhAuo g

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0OaOOHBHM(J)>

AuuAdj BH

ao0iMBaiaonub'o | j



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jMo1o1?^1 jAootf 1/1 ooohodu MiqHgohA

©iqeBdgooHCBd (ru'Bj6; | op) mooHioiAiedj MoaooHBHMcD ou

iqdjj/i BMOdA OLTOOU »OlAo OMHOh01 a AlhOU OIAHHOdl>l0Lr0

BH IBhAIJOU MMMHIOBhA OOa BaRCIO Al\ldOO

uioo'} | noujj(S)jeu!qeM3seq

:BH naneio ©iMBLf aBduBH BMMHIOBHA

BlB»MCjDMld0Q BMH0hALTOU BLftj'