

# **LIQUID FUNDS MANAGEMENT: THE "BLOCK" SYTEM**

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A joint undertaking of:



and



National Confederation  
of Cooperatives

VRV Management  
and Property Consultancy, Inc.

# **MODULES**

**CASH FLOW  
AND LIQUID FUNDS**

**ORGANIZING  
AND INVESTING  
LIQUID FUNDS**

**“DYNAMICS”  
OF THE “BLOCKS”**

**PEOPLE, POLICIES  
AND WORKING SYSTEMS**



**CASH FLOW  
AND LIQUID FUNDS**

# WHAT COOPS DO WRONGLY

cash not properly managed,  
usually kept into SDs & TDs



short funds put to long use



cash is not centralized at Head Office



cash remain in branches,  
branches "invest" money themselves



no forward cash plan

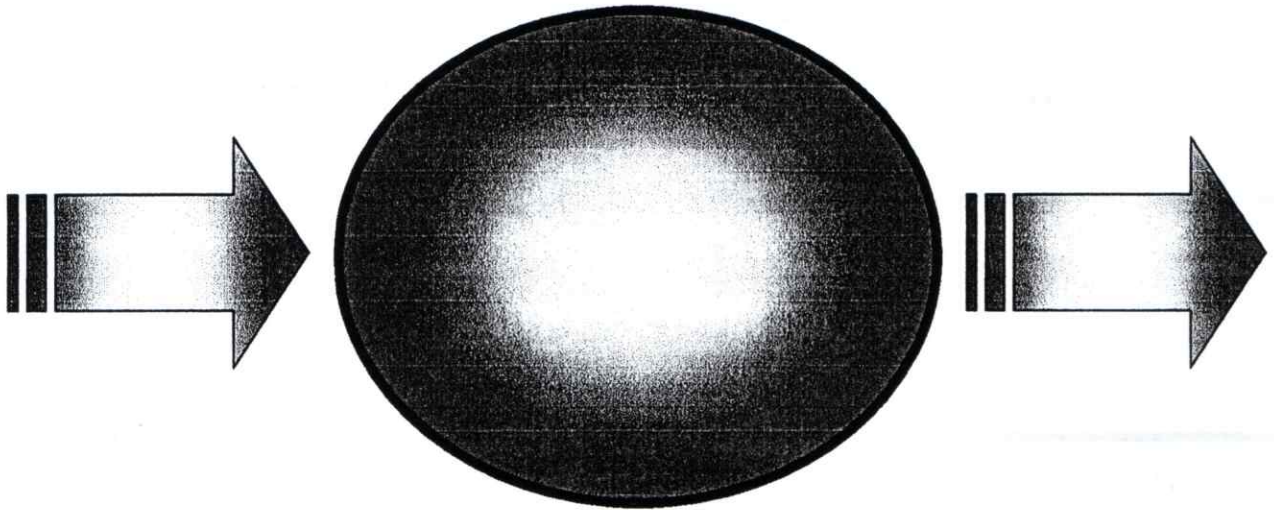
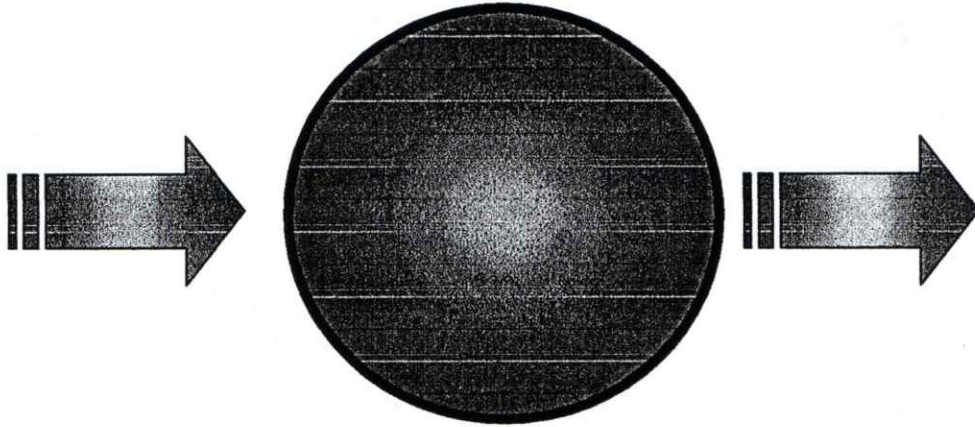


undisciplined discretionary spending



financial prodigality

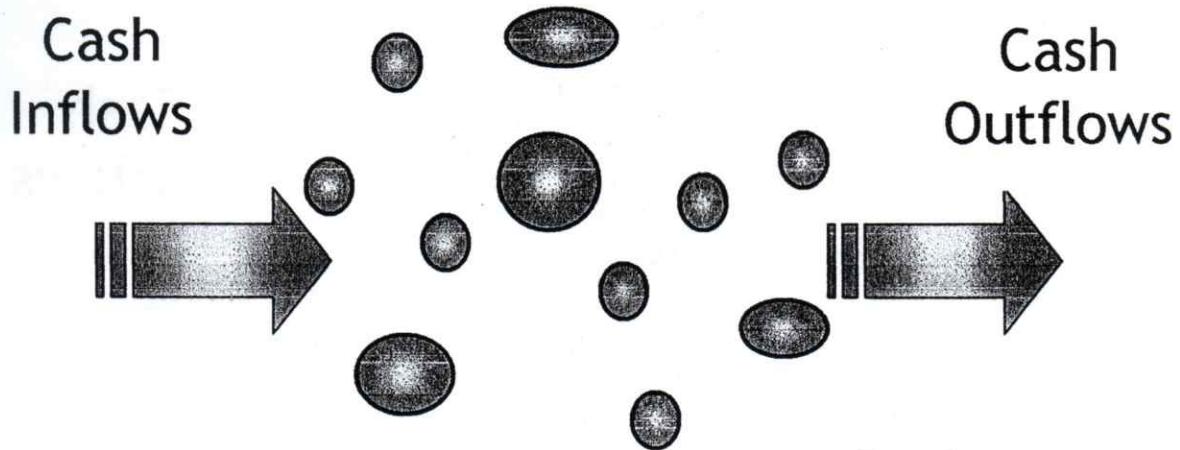
# CASH FLOW



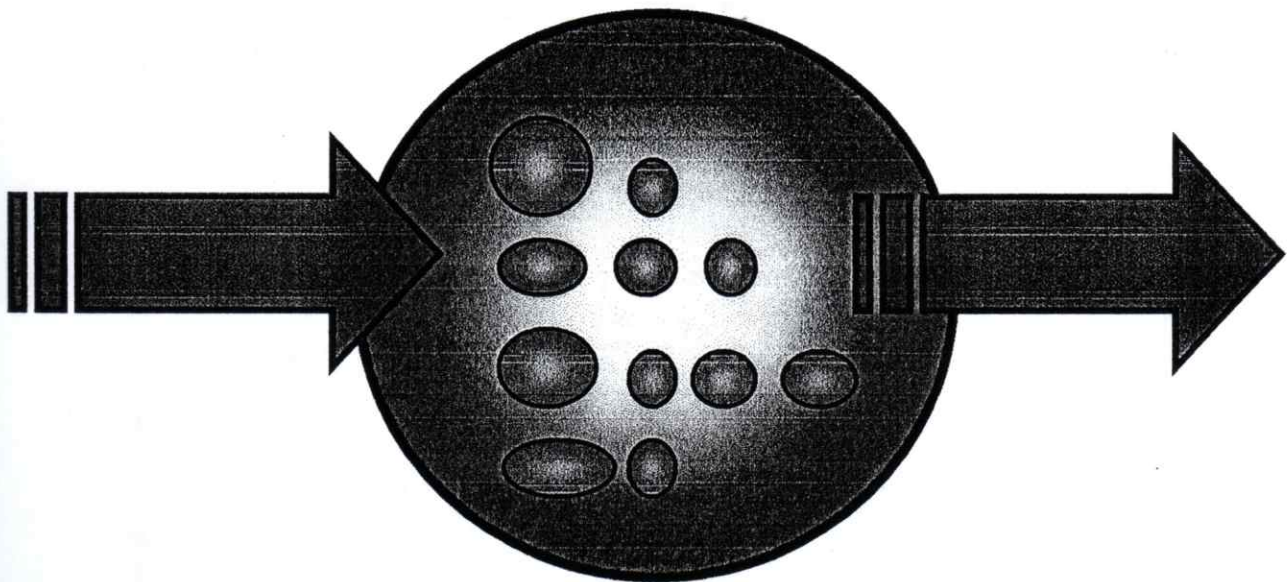
**CASH INFLOWS AND OUTFLOWS  
ARE CONSTANTLY HAPPENING.  
THE POOL NATURALLY GROWS.**

# CASH FLOW

## UNMANAGED



## MANAGED



**MANAGE THE SIZE OF THE POOL.  
MANAGE WITHIN THE POOL.**