



New Opportunities for the Development of Education at the Technical University of Liberec

Specific objective A2: Development in the field of distance learning, online learning and blended learning

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Textile sales strategy Financial management

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Bank – citizen

- **Current account**
- **Savings forms:**
 - a) Savings account
 - b) Fixed term deposit
 - c) Building society savings
 - d) Supplementary pension scheme

- **Investments**

- **Loans:**
 - a) Credit card
 - b) Overdraft
 - c) Loan for a home
 - d) Loan for any purpose
- **Mortgage**



Bank - company

- **Current account**
- **Savings forms:**
 - a) Savings account
 - b) Fixed term deposit
- **Loans**
 - a) Credit card
 - b) Overdraft
 - c) Loan for any purpose

- **Export/Import**

Investment – Flats - Example

Investment flat – price for a 1-bedroom flat: 3 000 000 Kč

Rent after subtracting utility payments: 10 000 Kč/month

Tax: 15%

Maintenance fund – “piggy bank”: 500 Kč/month

What is the return on investment?

Investment – Flats – Result

Rent 120 000 Kč/year

Maintenance fund (piggy-bank): - 6 000 Kč/year

Tax: - 18 000 Kč

Result: 96 000/year

$3\,000\,000 / 96\,000 = 31.25$ year

Investment – Flats – Example II

Investment flat – price for a 1-bedroom flat: 3 000 000 Kč

Mortgage 2 700 000 Kč (4.99% p.a.)

30 years: 14 478 Kč

Mortgage 2 000 000 (4.99% p.a.)

30 years 10 241 Kč

Rent after subtracting utility payments: 10 000 Kč/month

Tax: 15%

Maintenance fund – “piggy bank”: 500 Kč/month

Investment – Flats – Result II

26 892 Kč /year

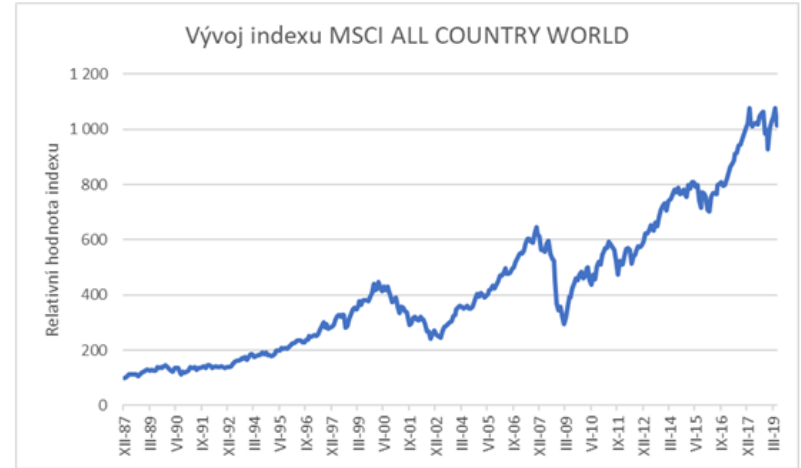
Yes or No?

Investment - Funds

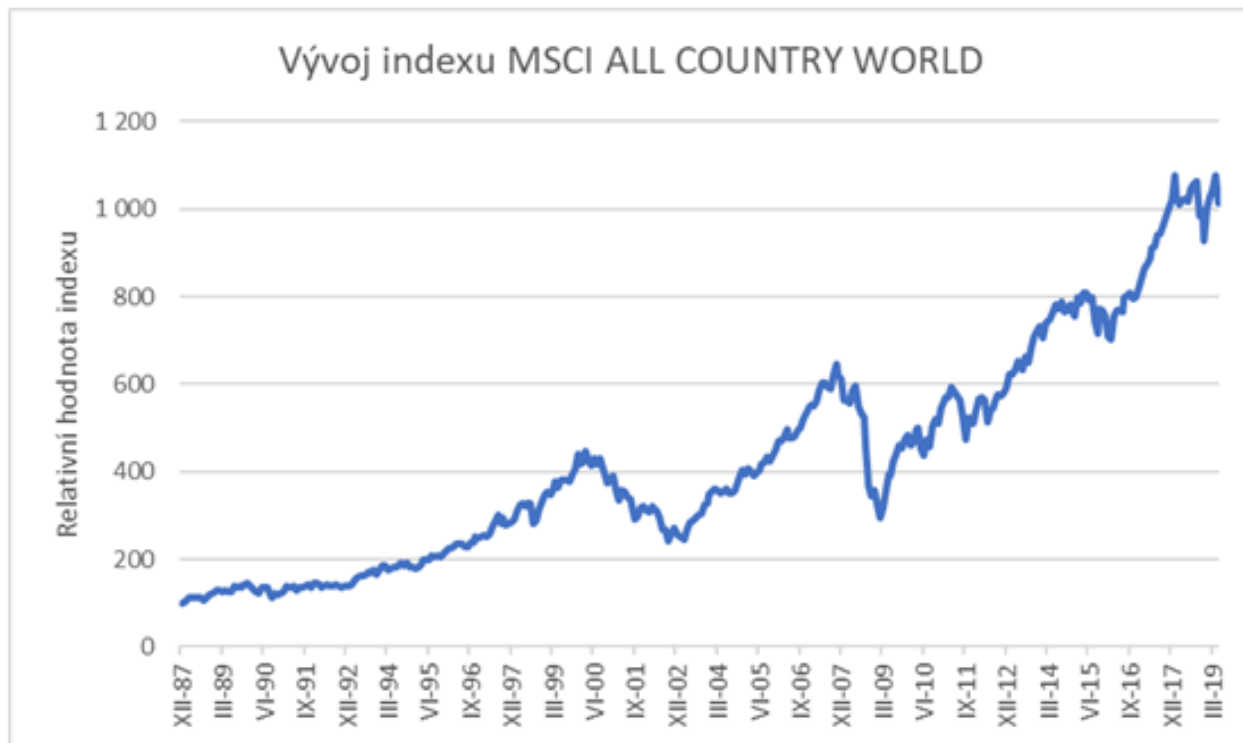
- 1) How old am I?
- 2) How long will I not need the money?
- 3) What level of risk am I prepared to take?

Graphics: MSCI ALL COUNTRY WORL index development

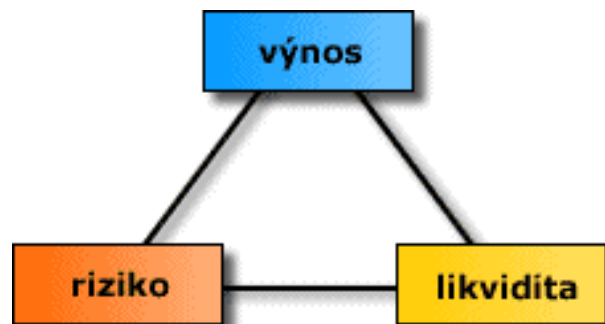
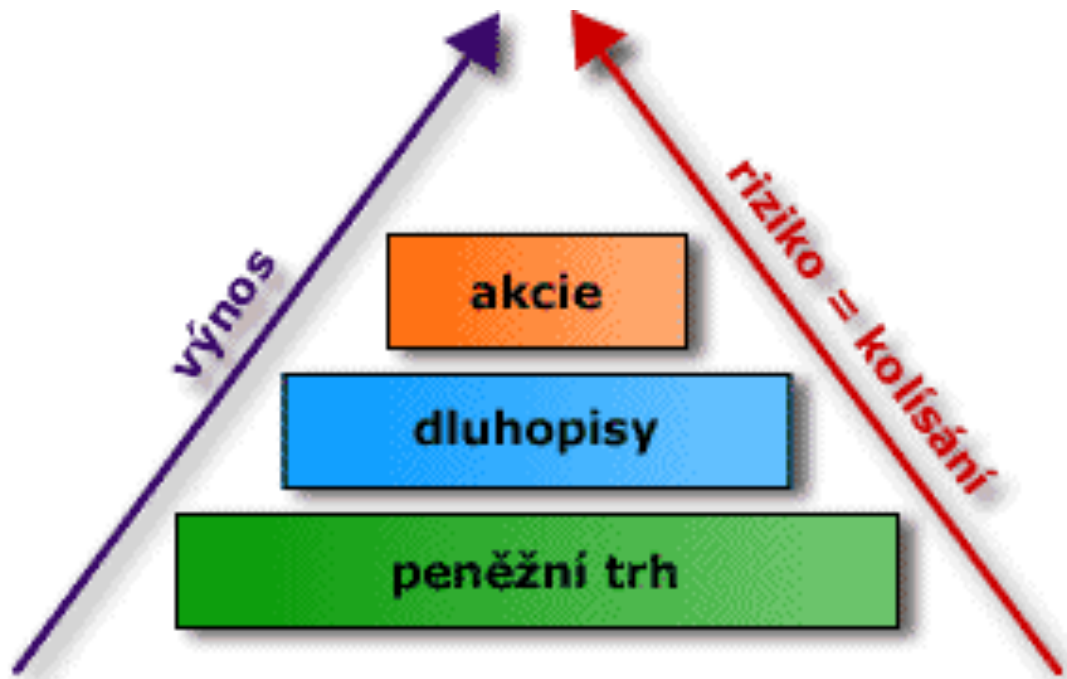
Index relative value



Investment – Shares



Investment – Shares





Thank you for your attention

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