Training course on Financial Planning and Management for SMEs

Professional Development Training Course Outline

Category	Business	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today's dynamic business landscape, **Small and Medium-sized Enterprises (SMEs)** are the backbone of economic growth and innovation. However, navigating the complexities of **financial planning** and ensuring effective **financial management** can be a significant challenge. This intensive training course is specifically designed to equip SME owners, managers, and key personnel with the essential knowledge and practical skills to optimize their financial performance, drive profitability, and achieve long-term sustainability. We delve into crucial aspects like **cash flow management**, **budgeting and forecasting**, and **investment strategies** tailored to the unique needs of SMEs.

This comprehensive program goes beyond theoretical concepts, offering actionable insights and practical tools that participants can immediately implement within their organizations. Through a blend of interactive sessions, real-world case studies, and practical exercises, participants will gain a deep understanding of key financial principles and learn how to apply them effectively in their day-to-day operations. We emphasize the importance of **financial literacy** and empower participants to make informed financial decisions, mitigate risks, and capitalize on growth opportunities. Mastering **financial reporting and analysis** will enable SMEs to gain valuable insights into their performance and make strategic adjustments for future success.

By investing in this training, SMEs can unlock their full potential, enhance their competitiveness, and build a resilient financial foundation for the future. This course addresses critical areas such as **working capital management**, **cost optimization**, and understanding various **funding options** available to SMEs. Participants will also learn about the significance of **financial controls** and how to implement effective systems to safeguard their assets and ensure financial accountability. Ultimately, this training aims to transform financial management from a daunting task into a powerful driver of growth and prosperity for SMEs.

Programme Curriculum

Training course on Financial Planning and Management for SMEs

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Course Objectives

Upon completion of this training, participants will be able to:

1. Develop a robust **financial plan** aligned with their SME's strategic goals.
2. Master **cash flow forecasting** techniques to ensure operational liquidity.
3. Implement effective **budgeting and control** processes for improved financial discipline.
4. Analyze **financial statements** to gain insights into their SME's performance (**financial analysis**).
5. Optimize **working capital management** for enhanced efficiency.
6. Evaluate and manage **financial risks** effectively.
7. Make informed **investment decisions** for sustainable growth.
8. Understand and navigate various **SME financing options** (**access to finance**).
9. Implement strategies for effective **cost reduction** and **profitability improvement**.
10. Utilize **financial technology (FinTech)** tools relevant to SME operations.
11. Prepare and present compelling **financial reports** to stakeholders.
12. Understand the principles of **financial compliance** and regulatory requirements for SMEs.

13. Develop key **financial performance indicators (KPIs)** to track progress and measure success.

Organizational Benefits

Organizations that invest in this training will experience:

- Improved financial decision-making at all levels.
- Enhanced profitability and sustainable growth.
- Increased financial literacy and accountability across the organization.
- Better management of cash flow and working capital.
- Stronger financial controls and reduced financial risks.
- More effective resource allocation and investment strategies.
- Improved ability to secure funding and attract investors.

Target Participants

1. SME Owners and Founders
2. Finance Managers and Accountants in SMEs
3. General Managers and Operations Managers
4. Business Development Managers
5. Sales and Marketing Managers involved in financial aspects
6. Administrative Staff responsible for financial tasks
7. Aspiring Entrepreneurs
8. Consultants and Advisors working with SMEs

Course Outline

Module 1: Introduction to Financial Planning and Management for SMEs

- Understanding the importance of financial planning for SME success.
- Overview of key financial management functions in SMEs.
- Setting financial goals aligned with business objectives.
- The role of financial information in decision-making.
- Common financial challenges faced by SMEs.

Module 2: Mastering Cash Flow Management

- Understanding the cash flow cycle and its importance.
- Developing effective cash flow forecasting techniques.
- Strategies for managing inflows and outflows.
- Identifying and addressing cash flow gaps.
- Utilizing tools and techniques for efficient cash management.

Module 3: Budgeting and Financial Control

- The principles and process of effective budgeting.
- Different types of budgets and their applications in SMEs.
- Implementing budgetary control and variance analysis.
- Using budgets for performance monitoring and improvement.
- Establishing strong internal financial controls.

Module 4: Analyzing Financial Statements

- Understanding the key components of financial statements (Balance Sheet, Income Statement, Cash Flow Statement).
- Performing ratio analysis to assess financial health and performance.
- Identifying key financial trends and insights.
- Using financial statement analysis for decision-making.
- Understanding the limitations of financial statements.

Module 5: Working Capital Management

- Defining and understanding the components of working capital.
- Strategies for managing inventory effectively.
- Optimizing accounts receivable and accounts payable.
- The importance of efficient working capital for liquidity.
- Techniques for improving working capital turnover.

Module 6: Sources of Funding for SMEs

- Exploring various internal and external funding options.
- Understanding debt financing, equity financing, and grants.
- Preparing a compelling funding proposal.
- Navigating the process of securing financing.
- Building relationships with financial institutions and investors.

Module 7: Cost Management and Profitability Improvement

- Understanding different types of costs (fixed, variable, direct, indirect).
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Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

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