



**FinSmart Leaders** is an intensive financial management education programme aimed at enabling business leaders to take financially intelligent decisions. The objective of effective financial management is to increase and sustain the organisation's profitability and its shareholders' wealth. In order to accomplish these twin objectives, executives at the helm of affairs should be able to make financially intelligent decisions on operational as well as strategic matters. This case study based training helps the participants to understand and appreciate the finance function better and thus effectively allocate the firm's capital to grow its bottomline in a consistent manner.

- Participants' Profile** : Business owners, Board-level executives, and members of senior management team.
- Medium Available** : English and Malayalam
- Learning Outcome** :
- Better understanding of the financial statements such as the Profit and Loss Account and the Balance Sheet;
  - Ability to analyse the financial statements in order to ensure profitability and growth;
  - A superior knowledge of the flow of cash and working capital management;
  - Capability to gauge capital investment proposals;
  - A grasp of the tools and techniques for effective financial planning and control such as break-even analysis, ratio analysis, and budgeting.
- Duration** : Two days
- Methodology** : The training will be a case study based and practice oriented workshop and shall include lectures and group discussions.

# Programme Schedule

## DAY ONE

### **Module 01: Understanding the Language and Philosophy of Accounting and Financial Management**

An introduction to accounting and financial management; basic understanding of the accounting and financial principles; introduction to the structure of financial statements. The importance of developing a culture of profit-driven decision-making across the organisation.

### **Module 02: Understanding Financial Statements**

The module discusses the structure and relevance of various components of the Profit and Loss Account and the Balance Sheet. The focus of this module will be on enhancing the ability of business leaders to read, analyse and understand the financial statements in order to make effective financial decisions.

### **Module 03: Understanding Cash Flow Statement and Managing Cash**

The module covers the structure and importance of the components of Cash Flow Statement, the importance of cash flow on valuation of the firm, working capital cycle, methods to accelerate the working capital cycle and thus improve efficiency and profitability of the firm.

### **Module 04: Overview of Micro & Macro Economics**

The module covers basic economic concepts such as demand and supply, pricing strategies in different market conditions, factors of production, money, interest rate, economic cycles and its impact on businesses, etc.

## DAY TWO

### **Module 05: Ratio Analysis**

This module covers various ratios available such as profitability, liquidity, efficiency, leverage and market value ratios to be able to analyse the firm's performance and compare with industry benchmarks.

### **Module 06: Break-even point and Marginal Costing**

This module discusses the concept of break-even point and pricing policies and analyse the impact of discount/credit-related decisions on profitability.

### **Module 07: Evaluation of Capital Expenditure Proposals**

This module covers an overview of Payback period, Net Present Value (NPV) method, Internal Rate of Return (IRR) to assess capital expenditure proposals.

### **Module 08: Leverage Analysis**

This module discusses leveraging debt-equity to fund operations and improve profitability and also the risk-return related to leveraging.

**The Faculty** : Dr. Alk, a PhD from the National Institute of Technology Calicut (NITC), holds an MBA from India and a CMA from USA. Driven by a noble vision to 'touch lives' and a passion for teaching and training, he has been educating business owners and business professionals in effective financial management.

Dr. Alk is a national trainer certified by JCI India and an advanced speaker certified by Toastmasters International. His wit and wisdom gained through rigorous academic research and professional experience in multinational companies help his audiences to have an engaging and effective learning experience.

**Cancellation Policy** : We request you to plan and schedule the event rightly. In case you've to cancel the booking, please do so at least 21 days before the event to get a full refund. Cancellations made before 7 days prior to the event will incur a 50% fee. Cancellations made within one week before the event will incur 100% of the professional fee.

**Contact** : For more information or queries, please contact  
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