

MODULE 5

FINANCIAL PLANNING

Introduction

Financial planning is the task of determining how a business will afford to achieve its strategic goals and objectives. Usually, a company creates a Financial Plan immediately after the vision and objectives have been set. The Financial Plan describes each of the activities, resources, equipment and materials that are needed to achieve these objectives, as well as the timeframes involved.

Learning Outcome

At the end of the chapter, the students should be able to:

1. Define what is Financial Planning.
2. Discuss the objectives of Financial Planning.
3. Explain the reasons why financial planning is important.
4. Enumerate and explain the tasks of Financial Planning.
5. Discuss the steps in creating a financial plan.
6. Explain the benefits of financial planning.
7. Discuss the steps in the Financial Planning Process.
8. Discuss the types of Financial Planning Models and Strategies.
9. Explain the reasons why you need financial planning for better tomorrow.

Learning Content

1. Definition of Financial Planning
2. Objectives of Financial Planning
3. Reasons why financial planning is important
4. Tasks of Financial Planning
5. Steps in creating a financial plan
6. Benefits of financial planning
7. Steps in The Financial Planning Process
8. Types of Financial Planning Models and Strategies
9. Reasons why you need financial planning for better tomorrow.

Definition of Financial Planning

Financial Planning is the process of estimating the capital required and determining it's competition. It is the process of framing financial policies in relation to procurement, investment and administration of funds of an enterprise.

Objectives of Financial Planning

Financial Planning has got many objectives to look forward to:

1. Determining capital requirements- This will depend upon factors like cost of current and fixed assets, promotional expenses and long- range planning. Capital requirements have to be looked with both aspects: short- term and long- term requirements.
2. Determining capital structure- The capital structure is the composition of capital, i.e., the relative kind and proportion of capital required in the business. This includes decisions of debt- equity ratio- both short- term and long- term.

Introduction To Financial Planning Module 1

B. S. Kesavan



Introduction To Financial Planning Module 1:

Financial Planning Fundamentals Jill Booker,2006 *Personal Investment Management: For Third Semester B.Com, As Per S.E.P Syllabus* Prashantha,Bharathraj S Nejar,Ashwin Shetty A,Vighnesh Padiyar,2025-09-08 Personal Investment Management is a practical guide for B Com 3rd Semester SEP syllabus students and aspiring investors It explains savings investments and financial planning with real life examples and case studies Covering deposits insurance mutual funds stock markets real estate and gold it helps readers build financial literacy and make confident investment decisions *Financial Planning* Jim H. Ainsworth,1995 Describes a systemic process that utilizes such established concepts as organizing engagements gathering client data customizing client analyses developing recommendations preparing client reports and presentations Discusses various work programs engagement correspondence checklists and other practice aids which can be used to enhance the financial planning process Includes less traditional financial planning concepts such as becoming licensed to offer financial products **The Product Manager's Reference and Survival Guide** Steven Haines,2013-10-11 Three E Books in One The Product Manager s Desk Reference Whether a business sells tangible goods or services product management holds a critical position in the organization s pursuit of profits Because traditional departmental roles continually evolve and because the business climate is so competitive the job of product manager has become exceedingly critical yet it remains very complex The Product Manager s Desk Reference is the first book to lay down a comprehensive body of knowledge for this critical function and it is the only book that can effectively guide product managers so that they can establish and build a successful career in product management Here product management expert and practitioner Steven Haines clearly illustrates the entire product life cycle from beginning to end This outstanding work is packed with an array of best practices and helpful hints which are critical to the efficient management of products The Product Manager s Survival Guide The Product Manager s Survival Guide provides best practices practical on the job advice and a step by step blueprint for succeeding in Product Management Whatever your level of experience whether you re a novice product manager or seasoned Product Management leader you ll find everything you need to make consistent positive impacts on your business With this practical guide in your hands you have the most powerful tool available for increasing your productivity quickly and dramatically in a way that is noticeable and measurable Managing Product Management Does your company use Product Management to its fullest potential In Managing Product Management Steven Haines lays the groundwork for moving Product Management out of a supporting role and establishing it as a vital strategic partner with other business functions He provides a solid implementable framework that takes you step by step through a process that will transform your company in profound ways Design and support cross functional product teams to steer a product line and deliver agreed upon business results Institute a governing model that sustains Product Management in its dynamic role The Financial Advisor's Success Manual David Leo,Craig Cmiel,2017-12-07 Do you want to become a million dollar

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NACUBO Business Officer National Association of College and University Business Officers,1992 Public Finance and Economic Growth in Developing Countries Stephen Peterson,2015-04-24 Public finance is crucial to a country s economic growth yet successful reform of public finances has been rare Ethiopia is an example of a country that undertook comprehensive reform of its core financial systems independent of the IMF and the World Bank and successfully transformed itself into one of the fastest growing economies in Africa With Ethiopia s twelve year reform as its guiding case study this book presents new analytical frameworks to help governments develop better financial reforms It shows in detail how four core financial systems budgeting accounting planning and financial information systems can be reformed One of the principal findings presented is that governments must establish basic public financial administration before moving to more sophisticated public financial management Other key findings include the identification of four strategies of reform recognize improve change and sustain the centrality of ongoing learning to the process of reform and the importance of government ownership of reform This book will be of interest to researchers and policymakers concerned with public finance developmental economics and African studies *Daily Graphic* Ransford Tetteh,2011-02-21 *Hearing on careers for the 21st century* United States. Congress. House. Committee on Small Business,2004 **Business Education Forum** ,1991

Advanced Financial Accounting Ronald J. Huefner,James A. Largay,Susan S. Hamlen,2004-03 Advanced Financial Accounting 9e is designed to serve either the undergraduate or graduate level of advanced accounting It features logical structure and careful explanation of complex topics to enhance instructor teachability and student comprehension The text provides complete coverage of accounting and reporting for mergers and acquisitions including business valuation consolidated financial statements foreign currency translation and transactions derivative financial instruments state and local governments not for profits partnerships and bankruptcy **Financial Planning for CPAs** Phyllis Bernstein,Linda A. Lach,Jim H. Ainsworth,2000 CD ROM contains Partners for Windows a companion personal financial planning software Electronic forms from selected chapters **Indian National Bibliography** B. S. Kesavan,2015-05 The National Guide to Educational Credit for Training Programs American Council on Education,2005 Highlights over 6 000 educational programs offered by business labor unions schools training suppliers professional and voluntary associations and government

agencies *The Product Manager's Desk Reference, Third Edition* Steven Haines, 2021-04-13 The definitive guide to product management updated for a more digital more global more competitive business landscape The digital age is here to stay That means the pace of business change will only increase and competitive forces will challenge you and your role as a product manager This is the book that provides the only definitive body of knowledge of product management that you and your product teams can use to optimize your product s business The Product Manager s Desk Reference has long been the go to resource for product managers who seek to deliver quantifiable benefits to their company In this fully revised edition of this bestseller veteran product management thought leader Steven Haines lays out a repeatable process for product management organizational transformation providing a clear roadmap you can follow to become the entrepreneurial strategic thinker who can drive your organization and your career into the future Packed with important updates and revisions The Product Manager s Desk Reference Third Edition provides essential advice on Companies with portfolio of digital and traditional products Utilization of various development methods waterfall and agile Product design methods to deliver better user experiences Strategic thinking and business analysis Cross functional product team collaboration Product portfolio management and product discontinuation Room for error in today s fast paced business environment shrinks by the minute Packed with an array of new tools techniques and best practices along with an explicit emphasis on data analytics and product performance this new edition of the definitive product management resource is a timely and actionable guide to kicking your product management strategies into high gear **Using Managing Your Money** Mark D. Weinberg, 1989 Updated for Managing Your Money Version 5 this text is a comprehensive guide to the popular financial management software A step by step tutorial is included as is information on graphs and reports **College Credit Recommendations**, 2002 *The Product Manager's Desk Reference 2E* Steven Haines, 2014-10-31 Whatever your business sells product management is one of the most important functions in the organization s pursuit of profits With everexpanding globalization and increasingly fierce competition the stakes are higher than ever and the room for error narrower than ever Introducing a brand new Product Management Life Cycle PMLC model The Product Manager s Desk Reference Second Edition provides the knowledge tools and insight you need to establish yourself as a cutting edge product manager who contributes measurably to your company s success In this fully revised edition of the definitive product management guide veteran product management thought leader and practitioner Steven Haines clearly illustrates the entire product life cycle from beginning to end The Product Manager s Desk Reference is packed with an array of best practices and helpful hints that are critical to the efficient management of products Written for practitioners by a practitioner The Product Manager s Desk Reference explains how to Choose and justify which products to build Plan for their profitable creation and deployment Develop and launch them Manage them once they enter the market Gracefully retire them and replace them with new products Efficiently allocate investments across all of the products in an organization The Product Manager s Desk Reference

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