

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.

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Table of Contents Introduction To Financial Planning Module 1

1. Understanding the eBook Introduction To Financial Planning Module 1
 - The Rise of Digital Reading Introduction To Financial Planning Module 1
 - Advantages of eBooks Over Traditional Books
2. Identifying Introduction To Financial Planning Module 1
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Introduction To Financial Planning Module 1
 - User-Friendly Interface
4. Exploring eBook Recommendations from Introduction To Financial Planning Module 1
 - Personalized Recommendations
 - Introduction To Financial Planning Module 1 User Reviews and Ratings
 - Introduction To Financial Planning Module 1 and Bestseller Lists
5. Accessing Introduction To Financial Planning Module 1 Free and Paid eBooks

- Introduction To Financial Planning Module 1 Public Domain eBooks
 - Introduction To Financial Planning Module 1 eBook Subscription Services
 - Introduction To Financial Planning Module 1 Budget-Friendly Options
6. Navigating Introduction To Financial Planning Module 1 eBook Formats
 - ePub, PDF, MOBI, and More
 - Introduction To Financial Planning Module 1 Compatibility with Devices
 - Introduction To Financial Planning Module 1 Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Introduction To Financial Planning Module 1
 - Highlighting and Note-Taking Introduction To Financial Planning Module 1
 - Interactive Elements Introduction To Financial Planning Module 1
 8. Staying Engaged with Introduction To Financial Planning Module 1
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Introduction To Financial Planning Module 1
 9. Balancing eBooks and Physical Books Introduction To Financial Planning Module 1
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Introduction To Financial Planning Module 1
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Introduction To Financial Planning Module 1
 - Setting Reading Goals Introduction To Financial Planning Module 1
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Introduction To Financial Planning Module 1
 - Fact-Checking eBook Content of Introduction To Financial Planning Module 1
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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