

## 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

**National Association of College and  
University Business Officers**



## **Introduction To Financial Planning Module 1:**

## Whispering the Secrets of Language: An Mental Journey through **Introduction To Financial Planning Module 1**

In a digitally-driven earth wherever screens reign great and quick connection drowns out the subtleties of language, the profound secrets and emotional subtleties concealed within words usually move unheard. Yet, nestled within the pages of **Introduction To Financial Planning Module 1** a charming fictional value pulsing with natural emotions, lies a fantastic journey waiting to be undertaken. Published by a skilled wordsmith, this charming opus encourages visitors on an introspective trip, softly unraveling the veiled truths and profound impact resonating within the very cloth of each word. Within the mental depths of this poignant evaluation, we shall embark upon a honest exploration of the book is core styles, dissect their fascinating publishing style, and succumb to the strong resonance it evokes serious within the recesses of readers hearts.

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