

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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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 Financial Advisor's Success Manual* David Leo, Craig Cmiel, 2017-12-07 Do you want to become a million-dollar financial advisor? Boost client satisfaction and dramatically expand your business. This book provides all the answers and strategies you need to do just that. Complete with proven techniques, expert insights, and practical tips to maximize your profitability, *The Financial Advisor's Success Manual* will show you how to break the cycle of moderate growth by teaching you how to develop a differentiation strategy, define and implement your six core client-facing processes, balance the cost of services with the value delivered, enhance client loyalty, perfect your personal marketing and sales approach. You didn't start your financial services firm with a goal of modest gains, so don't settle for that. By implementing the methodologies and strategies in this manual, you can grow your business beyond your wildest expectations, all while serving your clients better. **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

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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

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

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