



# Small Business Financial Management Masterclass

## WHO IT'S FOR

- Entrepreneurs
- Bookkeepers
- Accounting clerks
- Finance Managers
- Accountants

## DURATION

**2 Days**  
(Consecutive days, 8 hours each)

*Don't Miss Out!*

**MINIMUM NUMBER OF  
DELEGATES** Four (4) Delegates

## DELIVERY

Your choice of attending online  
(On-Campus or In-House).

## CONTACT US

Tel: +237 6960 00339 / +237 6772 88357  
Email: [enquiries.cameroon@charterquest.co.za](mailto:enquiries.cameroon@charterquest.co.za)

## COST

**250,000 FCFA** (Online, in-house)  
**350,000 FCFA** On-Campus incl  
breakfast and lunch

## Executive Summary

Entrepreneurship is slowly defining the world around us and as a result there has been an increased need for effective financial management for small businesses.

It is remarkably difficult to start a small business. Only about half stay open for five years, and only a third make it to the 10-year mark. That's why it's vital to make every effort to succeed. And one of the most fundamental skills and tools for any small business owner is sound financial management.

This workshop will empower small business owners with financial management skills necessary for survival of these small businesses.

## Learning Objectives

As a result of completing this course, all participants will improve their knowledge, understanding and analytical skills of how to effectively manage a small business venture, with the following benefits:

1. Record business transactions and prepare statements.
2. Calculate Value Added Tax (VAT)(Sales tax) as well as preparing tax returns.
3. Calculate gross pay and deductions.
4. Prepare IRP 5s (employee income tax) as required by legislation.
5. Interpret final accounts as per organisational requirements.
6. Calculate the cost of products to distinguish between fixed and variable costs.
7. Calculate adequate selling prices.
8. Prepare a business plan and budget.
9. Communicate effectively in the workplace.
10. Make adjustments for stock evaluation as well as depreciation.
11. Calculate the level of the working capital required in the business.
12. Draw up financial business plans
13. Understand Financial needs small business
14. Understand important aspects of financial reporting for business
15. Understand Financial Modeling for businesses





# Course Outline

## DAY1

### Session One

- Financial Management.
- Creating and Managing a budget
- Making payroll with cash reserves.
- Staying on top of bills
- Controlling debt.
- Secure financing
- Understanding financing products

### Session Two

- Profitability.
- Gross Profit Margin
- Operating Profit Margin
- Net Profit Margin
- Efficiency using its capital and assets to generate revenue.
- Return on Assets
- Working Capital Ratio
- Working Capital Turnover
- Accounts payable, receivable

### Session Three

- Payroll and the Tax returns (IRP 5,EMP201,EMP501)
- Income tax returns
- Solvency
- Management Monthly and Quarterly Reporting.
- Putting sound bookkeeping in place.
- Create a cash flow projection.
- Building a Finance and Accounting Team for a small business

### Session Four

- Getting a business credit card.
- Build financial knowledge and personal financial strength.
- Acquire financial management software.
- Financial controls
- Evaluate when to get help to handle things like accounts payable, accounts receivable, payroll, reporting and financial statements, putting financial controls in place.

## DAY2

### Session One

- 5 Financial needs small business should address.  
Cash flow management
  - Proactive tax management
  - Alternative funding
  - Asset leasing
  - Insurance

### Session Two

- The 3 most important Financial reports for small business
  - Financial Reporting -Balance Sheet
  - Financial Reporting -Income Statement (Profit & Loss Statement)
  - Financial Reporting -Cash Flow Statement
- Financial reporting software

### Session Three

- Guide to Financial Modeling for start-ups and small business
- Types of Financial Models
  - Three-Statement Model
  - Sensitivity or "What-If" Analysis
  - Scenario Analysis
  - Strategic Forecast Model
  - Discounted Cash Flow Analysis

### Session Four

- Foundational Financial Models for Small Businesses
  - Financial statements
  - Revenue
  - Growth margin
  - Operating expenses
  - Working capital
  - Investment or capital expenditures





# Facilitator

## **Advent Marange CA(SA) RA, P.D. Corporate Law**

Advent is a highly sought-after consultant, trainer and speaker with more than 7 years financial services experience gained in South Africa and at least five countries in Southern Africa. He is a Chartered Accountant (South Africa), Advent holds a bachelor's in commerce in Finance (Cum Laude), Post Graduate Diploma in Corporate law (Cum laude) and has received numerous awards for academic excellence. He qualified as a Chartered Accountant in 2016 and has worked as a Senior Manager at Nkonki.

He worked with various small business corporations and large private and state-owned entities in South Africa, Zambia and Namibia which enabled him to gain great experience in accounting, Taxation, finance and investments.



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