

## 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

**David Leo, Craig Cmiel**



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

## The Enigmatic Realm of **Introduction To Financial Planning Module 1**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Introduction To Financial Planning Module 1** a literary masterpiece penned with a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of people who partake in its reading experience.

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