



# Business Financial Intelligence Seminar



## Curriculum Overview

- completely customizable to Client needs

### Timing

Full day activity yielding 400mins of production (assuming 60mins for lunch and 2 x 10mins breaks)

### Core Objectives

**Your Business Model** - For Participants to have increased confidence in their ability to understand how their company makes money and to see the direct correlation between the work they do every day and the company's money-making model.

**Profit and Working Capital** - For Participants to better understand how they can improve profit margins and working capital efficiency.

**Key Performance Indicators** - For Participants to better understand the Key Performance Indicators of their business; how they're calculated and why these vital few measures demand attention and continual focus.

**Understanding Financial Statements** - For Participants to have increased confidence in their ability to be able to read and interpret a Profit & Loss account; a Balance Sheet and the Cash-flow statement.

### Outline

Module	Title	Time
Module 1	Welcome, Introductions and Learning Objectives	20 minutes
Module 2	What Do You Know?	30 minutes
Module 3	Margin	70 minutes
Module 4	Working Capital/Operating Cycle	100 minutes
Module 5	Client's Key Performance Indicators (KPI's)	40 minutes
Module 6	Understanding the Primary Financial Statements and the Annual Report	115 minutes
Module 7	Recommended Next Steps, Certificates and Seminar Evaluations	25 minutes



## Module Summaries

### Module 1 - Welcome, Instructions and Learning Objectives (20 minutes)

**Objective:** To help Participants feel welcome and to remove all distractions from the learning environment such as wondering about topics, cell phone usage and breaks etc. Participants will sense an effective learning environment that is collegial, interactive and purposeful.

Participants will understand why this subject is of importance to their employer and will have the opportunity to express their own expectations from today's investment in their professional development. This section will also include a brief overview of the day ahead.

Lesson 1	Opening Comments from the Client's Senior Executive (Learning Objectives)	5 minutes
Lesson 2	Facilitator Instruction	5 minutes
Lesson 3	Participants' Desired Expectations and Ground Rules	10 minutes

### Module 2 - What Do You Know? (30 minutes)

**Objective:** Participants are surprised by their own lack of knowledge (along with the lack of knowledge from other Participants in the room) towards the financial performance of the company that employs them! Participants are encouraged to consider they would know these numbers IF it were their own business.

Participants begin to build confidence in understanding the financial language within the Game Show Quiz that initially seemed daunting and are engaged with the promise they will be able to find and calculate the answers to these numbers "within less than 7 minutes" when the company financials are analyzed later today.

Lesson 1	10 Questions about Client's Last Full Year Performance	30 minutes
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### Module 3 - Margin (70 minutes)

**Objective:** To help Participants better understand the calculations and importance of the three different types of margin (gross, operational and net).

Participants will understand how their work impacts the different aspects of margin and will discuss and commit to specific ideas they can implement in the work they do every day to improve the Client's margin performance.

Lesson 1	Case Study - calculate 3 Margins	15 minutes
Lesson 2	Case Study - ideas to improve 3 Margins	18 minutes
Lesson 3	The Cost of Money	7 minutes
Lesson 4	Ideas to improve Client's 3 Margins	30 minutes



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## Module 4 - Working Capital/Operating Cycle (100 minutes)

Objective: To help Participants better understand what four elements comprise the Working Capital/Operating Cycle.

Participants will understand how their work impacts the different aspects of the Working Capital/Operating Cycle and will discuss and commit to specific ideas they can implement in the work they do every day to improve the Client's Working Capital/Operating Cycle performance.

Lesson 1	Definition (Cash, Inventory, Accounts Receivable and Accounts Payable)	25 minutes
Lesson 2	Case Study - calculate Cash, Inventory, A/R and A/P measures	15 minutes
Lesson 3	Case Study - ideas to improve Cash, Inventory, A/R and A/P measures	25 minutes
Lesson 4	Ideas to improve Client's Cash, Inventory, A/R and A/P measures	35 minutes

## Module 5 - Client's Key Performance Indicators (KPI's) (50 minutes)

Objective: To help Participants better understand why their company focuses on specific Key Performance Indicators (KPI's) and how these measurements impact profit margins and the Working Capital/Operating Cycle. Participants will better understand how their work impacts each of the KPI's.

Lesson 1	Overview by 3 Employees and why important to Client (say 3 x 10 minutes)	30 minutes
Lesson 2	How do the Participants impact these KPI's in the work they do every day?	20 minutes



## Module 6 - Understanding the Primary Financial Statements (115 minutes)

**Objective:** To help Participants better understand two of the primary financial statements used in business (the Statement of Income and the Balance Sheet). Participants will also understand why an Annual Report is produced; who its users are and how to identify and calculate the numbers initially discussed in Module 2's Game Show Quiz. Participants will discuss their own company's financial performance over the last five years and will compare performance with 1-2 of their competitors. Participants will discuss practical ideas to either (a) continue to outperform the competition or (b) to close the gap on the competition. Finally, Participants will understand why a high stock price is desirable and what benefits arise.

Lesson 1	Why is an Annual Report produced?	5 minutes
Lesson 2	Statement of Income and Balance Sheet (2 x 15 minutes) <sup>1</sup>	30 minutes
Lesson 3	Analyzing the Client's Last Full Year Performance (back to the Pop Quiz) <sup>2</sup>	20 minutes
Lesson 4	Analyzing the Client's Past 5 Years' Performance	15 minutes
Lesson 5	Analyzing the Competitions' Last Full Year Performance <sup>2</sup>	30 minutes
Lesson 6	What could be done to outperform the competition?	10 minutes
Lesson 7	The Benefits of a High Stock Price	5 minutes

<sup>1</sup>Include definition of (i) Accruals Concept (ii) Depreciation (iii) Amortization and (iv) Goodwill

<sup>2</sup>10mins calculation + 10mins table discussion + 10min table presentation/group discussion.

## Module 7 - Recommended Next Steps, Certificates and Class Evaluations (25 minutes)

**Objective:** To help Participants sustain today's learning a number of additional resources are recommended. Participants enjoy receiving a Certificate marking their attendance and contribution throughout the day while also having the opportunity to provide feedback the seminar.

Lesson 1	Recommended Reading	2 minutes
Lesson 2	Recommended Earning Call Checklist	5 minutes
Lesson 3	Certificates (assuming 25 Participants x 30 seconds)	13 minutes
Lesson 4	Class Evaluations	5 minutes



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