

<b>Program Name</b>	<b>Financial Blueprint</b>
<b>Level</b>	N/A
<b>Pre-Requisite(s)</b>	N/A
<b>Recommended WPE Programs To Have Completed Prior to Starting this Program</b>	N/A
<b>Total Hours</b>	40
<b>Description</b>	Financial Blueprint is designed for businesses who want to create a blueprint to manage financial risk within their organizations. This blueprint will guide owners and managers like you in making deliberate decisions inside your business based on prudent cash flow management.

### Learning Outcomes:

- Describe the entrepreneurial money mindset
- Interpret owner's pay
- Explain entrepreneurial lifestyle congruence
- Recognize the difference between commitment and attachment
- Describe the Business Continuity Cycle
- Identify where their respective businesses currently sit on the curve
- Conduct an expense audit on their company P&L
- Conduct a deep dive into their payables, contract terms and obligations
- Explain the key elements of the borrower/lender matrix
- Conduct a full review of aged receivables
- Analyze accounts receivable ratios
- Explain how accounts receivable ratios impact profit margins
- Create a strategy for dealing with overdue accounts
- Craft messaging and create the schedule and tools for communication with clients who are in arrears
- Create the cash flow plan
- Identify the key areas in a business that you need to optimize to increase value
- Identify the key areas in a business that you need to minimize to increase value
- Compare and contrast equity and debt lending
- Define the concepts of debt leveraging and debt bridging and the strategies behind both concepts
- Create a debt control plan
- Develop strategies to match benefits with cash flow needs
- Develop a refinance and/or debt consolidation plan
- Define business credit scores
- Explain how to build, maintain and maximize a business credit score
- List the 10 mistakes business owners make when looking for a lender
- Create a lending plan
- Develop an agenda for meeting with a lender
- Define the SME Survival Trap
- Identify where a business sits on the Business Hierarchy of Needs
- Demonstrate how to use gross and net profit analyses to assess margin health
- Evaluating product and service offerings
- Determine margins

- Developing the client communication plan
- Identify strong habits for financial health

**Standard Topics:**

- Your financial why
- Building the cash flow plan
- Calculating cash flow runway (inflows)
- Calculating cash outflows
- Increasing cash inflows
- Maintaining and increasing value
- Using debt as a financial management tool
- How to talk to a lender
- Profitability of your CORE
- Value based pricing for profit
- Creation of the financial blueprint