



## COURSE OVERVIEW FM0135

### Financial Planning & Budgeting for Businesses

#### Course Title

Financial Planning & Budgeting for Businesses

#### Course Date/Venue

August 17-21, 2025/Tamra Meeting Room, Al Bandar Rotana Creek, Dubai, UAE

#### Course Reference

FM0135

#### Course Duration/Credits

Five days/3.0 CEUs/30 PDHs



#### Course Description



***This practical and highly-interactive course includes various practical sessions and exercises. Theory learnt will be applied using the “MS Excel” application.***



This course is designed to provide participants with a detailed and up-to-date overview of budget, management and utilization. It covers the budget, business and financial budgets; the business financial plans, business planning and planning a budget; the resources to a budget, performance and plans; the fixed and variable costs; and the breakeven analysis.



During this interactive course, participants will learn the allocation of funds to reflect business goals; the specific areas of operation to identify the types of budgets and cash flow budgets; the startup and operating business; and the business plans and cash flow analysis.



### Course Objectives

Upon the successful completion of this course, each participant will be able to:-

- Apply and gain an advanced knowledge on budget management and utilization
- Define budget and determine business and financial budgets
- Identify business financial plans, business planning and planning a budget
- Allocate resources to a budget, evaluate performance and formulate plans
- Develop the fixed and variable costs and illustrate breakeven analysis
- Determine the allocation of funds to reflect business goals
- Assess the specific areas of operation to identify the types of budgets and cash flow budgets
- Analyze start up and operating business and implement business plans and cash flow analysis

### Exclusive Smart Training Kit - H-STK®



*Participants of this course will receive the exclusive “Haward Smart Training Kit” (H-STK®). The H-STK® consists of a comprehensive set of technical content which includes **electronic version** of the course materials conveniently saved in a **Tablet PC**.*

### Who Should Attend

This course provides an overview of all significant aspects and consideration of budget management and utilization for budget preparation and management reporting and process owners who require a more in-depth understanding of integrated planning and budgeting techniques along with financial planners and cost analysts. The course is also beneficial for those who have direct planning and budgeting responsibility as well as for advisors, accountants and business consultants.

### Training Methodology

All our Courses are including **Hands-on Practical Sessions** using equipment, State-of-the-Art Simulators, Drawings, Case Studies, Videos and Exercises. The courses include the following training methodologies as a percentage of the total tuition hours:-

- 30% Lectures
- 20% Practical Workshops & Work Presentations
- 30% Hands-on Practical Exercises & Case Studies
- 20% Simulators (Hardware & Software) & Videos

In an unlikely event, the course instructor may modify the above training methodology before or during the course for technical reasons.

### Course Fee

**US\$ 5,500** per Delegate + **VAT**. This rate includes H-STK® (Haward Smart Training Kit), buffet lunch, coffee/tea on arrival, morning & afternoon of each day.




### Course Certificate(s)

Internationally recognized certificates will be issued to all participants of the course who completed a minimum of 80% of the total tuition hours.

### Certificate Accreditations

Haward's certificates are accredited by the following international accreditation organizations:

-  British Accreditation Council (BAC)

Haward Technology is accredited by the **British Accreditation Council for Independent Further and Higher Education** as an **International Centre**. Haward's certificates are internationally recognized and accredited by the British Accreditation Council (BAC). BAC is the British accrediting body responsible for setting standards within independent further and higher education sector in the UK and overseas. As a BAC-accredited international centre, Haward Technology meets all of the international higher education criteria and standards set by BAC.

-  The International Accreditors for Continuing Education and Training (IACET - USA)

Haward Technology is an Authorized Training Provider by the International Accreditors for Continuing Education and Training (IACET), 2201 Cooperative Way, Suite 600, Herndon, VA 20171, USA. In obtaining this authority, Haward Technology has demonstrated that it complies with the **ANSI/IACET 2018-1 Standard** which is widely recognized as the standard of good practice internationally. As a result of our Authorized Provider membership status, Haward Technology is authorized to offer IACET CEUs for its programs that qualify under the **ANSI/IACET 2018-1 Standard**.

Haward Technology's courses meet the professional certification and continuing education requirements for participants seeking **Continuing Education Units (CEUs)** in accordance with the rules & regulations of the International Accreditors for Continuing Education & Training (IACET). IACET is an international authority that evaluates programs according to strict, research-based criteria and guidelines. The CEU is an internationally accepted uniform unit of measurement in qualified courses of continuing education.

Haward Technology Middle East will award **3.0 CEUs** (Continuing Education Units) or **30 PDHs** (Professional Development Hours) for participants who completed the total tuition hours of this program. One CEU is equivalent to ten Professional Development Hours (PDHs) or ten contact hours of the participation in and completion of Haward Technology programs. A permanent record of a participant's involvement and awarding of CEU will be maintained by Haward Technology. Haward Technology will provide a copy of the participant's CEU and PDH Transcript of Records upon request.





### Course Instructor(s)

This course will be conducted by the following instructor(s). However, we have the right to change the course instructor(s) prior to the course date and inform participants accordingly:



**Mr. Pan Kidis, MBA, BSc,** is a **Senior Management & Financial Consultant** with over **30 years** of extensive experience in **Budgeting & Cost Control, Financial & Accounting Management, Financial Planning Techniques, Invoice Processing & Management, Evaluating Cost & Revenue, Coaching, Human Resource Development, Psychometric Testing, Career Development & Competence, Succession Planning, Self-Development & Empowerment, Personal Learning Needs Identification, Critical Success Factors (CSFs), Key Performance Indicators (KPIs), Productivity Creativity & Thinking Modes, Human Resource Scorecard Management, Career Laddering, Logistics & Transportation Planning Methods, Forecasting Logistics Demands, Visual Network Model, Logistics Operations, Strategic Transport Planning, Transport System, Fleet Planning, Routing & Scheduling, Transport Cost Concepts & Elements, Costing Vehicles & Trips, Tariff Fixing, Supply Chain & Operations Management, Logistics & Production Planning, Cost Reduction Techniques, Inventory Management, Business Analysis, Risk Management, Production Management, Warehouse Management, Production Planning, Material Requirement Planning, Budgeting, Production & Shop Floor Scheduling, Cost Analysis, Database Design & Implementation, Business Administration, Production Data Acquisition & Analysis, Industrial Logistics, Process Improvement, Team Leadership & Training, Textile Manufacturing, Staff Reduction, Warehouse and Shipping.** Further, he is also well-versed in **Cash Flow Management, Decision Making Techniques, Production Planning & Scheduling, Production & Product Inventory Control, Inventory Analysis Tools, Stock Management Techniques, Material Handling, Process Improvement & Equipment Selection, Costing & Budgeting, Wastewater Treatment Plant Monitoring & Control, Volume Tank Measurements, Data Acquisition and Energy Conservation.** He is currently the **Business Analyst** of Diasfalis Ltd. wherein he is responsible in the design of the proposed business model and develop and evaluate new applications.

Mr. Kidis had occupied several significant positions as the **Supply Chain Manager, Production Planning & Logistics Manager, Purchasing Office Manager, Project Manager, Assistant Dyeing Manager, Production Supervisor, Production Coordinator** and **Design & Analysis Intern** for various international companies such as the **Hellenic Fabrics, AKZO Chemicals Ltd. and EKO Refinery** and **Greek Navy Force.**

Mr. Kidis has a **Master** degree in **Business Administration** from the **University of Kent, UK** and a **Bachelor** degree in **Chemical Engineering** from the **Aristotle University of Thessaloniki, Greece.** Further, he is a **Certified Instructor/Trainer, a Certified Internal Verifier/Assessor/Trainer** by the **Institute of Leadership & Management (ILM)** and has delivered numerous trainings, courses, workshops, seminars and conferences internationally.

### Accommodation

Accommodation is not included in the course fees. However, any accommodation required can be arranged at the time of booking.



## Course Program

The following program is planned for this course. However, the course instructor(s) may modify this program before or during the course for technical reasons with no prior notice to participants. Nevertheless, the course objectives will always be met:

### Day 1: Sunday, 17<sup>th</sup> of August 2025

|             |                                  |
|-------------|----------------------------------|
| 0730 – 0800 | Registration & Coffee            |
| 0800 – 0815 | Welcome & Introduction           |
| 0815 – 0830 | <b>PRE-TEST</b>                  |
| 0830 – 0930 | <b>Definition of a Budget</b>    |
| 0930 – 0945 | Break                            |
| 0945 – 1100 | <b>Business Budgets</b>          |
| 1100 – 1230 | <b>Business Budgets (cont'd)</b> |
| 1230 – 1245 | Break                            |
| 1245 – 1420 | <b>Financial Budgets</b>         |
| 1420 – 1430 | <b>Recap</b>                     |
| 1430        | Lunch & End of Day One           |

### Day 2: Monday, 18<sup>th</sup> of August 2025

|             |   |
|-------------|---|
| 0730 – 0900 | <b>Business Financial Plans</b>         |
| 0900 – 0915 | Break                                   |
| 0915 – 1100 | <b>Business Planning</b>                |
| 1100 – 1230 | <b>Planning a Budget</b>                |
| 1230 – 1245 | Break                                   |
| 1245 – 1420 | <b>Allocating Resources to a Budget</b> |
| 1420 – 1430 | <b>Recap</b>                            |
| 1430        | Lunch & End of Day Two                  |

### Day 3: Tuesday, 19<sup>th</sup> of August 2025

|             |                                   |
|-------------|-----------------------------------|
| 0730 – 0930 | <b>Evaluate Performance</b>       |
| 0930 – 0945 | Break                             |
| 0945 – 1100 | <b>Formulate Plans</b>            |
| 1100 – 1215 | <b>Fixed &amp; Variable Costs</b> |
| 1215 – 1230 | Break                             |
| 1230 – 1420 | <b>Breakeven Analysis</b>         |
| 1420 – 1430 | <b>Recap</b>                      |
| 1430        | Lunch & End of Day Three          |

### Day 4: Wednesday, 20<sup>th</sup> of August 2025

|             |  |
|-------------|--|
| 0730 – 0930 | <b>Allocation of Funds to Reflect the Business Goals</b>               |
| 0930 – 0945 | Break  |
| 0945 – 1100 | <b>Types of Budgets to Assess Specific Areas of Operation</b>          |
| 1100 – 1215 | <b>Types of Budgets to Assess Specific Areas of Operation (cont'd)</b> |
| 1215 – 1230 | Break  |
| 1230 – 1420 | <b>Cash Flow Budgets</b>   |
| 1420 – 1430 | <b>Recap</b>   |
| 1430        | Lunch & End of Day Four  |

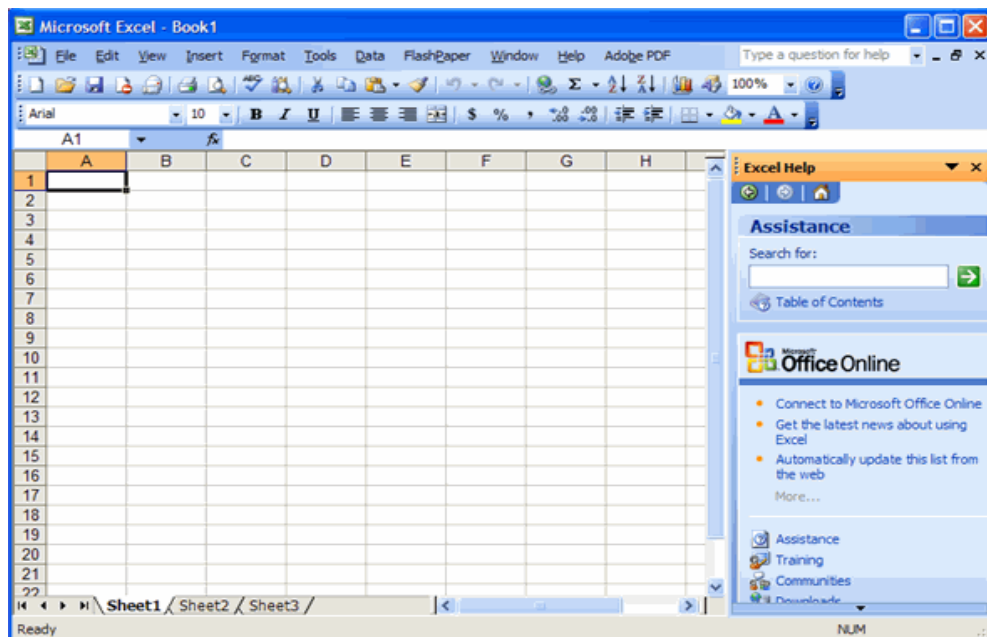


**Day 5: Thursday, 21<sup>st</sup> of August 2025**

|             |  |
|-------------|--|
| 0730 – 0930 | <b>Start up &amp; Operating Costs/Expenses</b> |
| 0930 – 0945 | <i>Break</i>                                   |
| 0945 – 1100 | <b>Business Plans</b>                          |
| 1100 – 1215 | <b>Business Plans (cont'd)</b>                 |
| 1215 – 1230 | <i>Break</i>                                   |
| 1230 – 1345 | <b>Cash Flow Analysis</b>                      |
| 1345 – 1400 | <b>Course Conclusion</b>                       |
| 1400 – 1415 | <b>POST-TEST</b>                               |
| 1415 – 1430 | <i>Presentation of Course Certificates</i>     |
| 1430        | <i>Lunch &amp; End of Course</i>               |

**Simulator (Hands-on Practical Sessions)**

Practical sessions will be organized during the course for delegates to practice the theory learnt. Delegates will be provided with an opportunity to carryout various exercises using “MS-Excel” application.



**MS-Excel**

**Course Coordinator**

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