



## **COURSE OVERVIEW FM0259** **Cash Flow Management**

### **Course Title**

Cash Flow Management

### **Course Date/Venue**

January 04-08, 2026/TBA Meeting Room,  
Aloft Dharan Hotel, Al Khobar, KSA

### **Course Reference**

FM0259

### **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 an up-to-date overview of Cash Flow Management. It covers the cash flow concepts, cash flow statement and types of cash flows in organizations; the difference between financial position and liquidity as well as cash flow versus budgeting and forecasting; the regulatory and compliance considerations of cash handling policies and controls; the taxation impact on cash flow, reporting standards and frameworks and internal audit and transparency; and the forecasting cycle, update frequency and cash flow forecasting techniques.



Further, the course will also discuss the cash flow drivers, managing seasonality and uncertainty and integrating forecasting with business strategy; the tools and technology in forecasting and receivables and collections management; the payables and disbursement strategies, working capital optimization and cost control and efficiency measures; the cash pooling and centralization and managing surplus cash effectively; and the cash flow risk identification and cash flow stress testing.



During this interactive course, participants will learn the financing and funding strategies and hedging and risk mitigation tools; the cash flow controls and governance and treasury management practices; the strategic use of cash flow analysis and cash flow and valuation models; the crisis and turnaround management, performance monitoring and KPI development; integrating cash flow in enterprise planning by linking with strategic financial planning, CAPEX and OPEX alignment; and the resource allocation and prioritization and long-term sustainability focus.

### **Course Objectives**

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

- Apply and gain an in-depth knowledge on cash flow management
- Discuss cash flow concepts and cash flow statement
- Identify the types of cash flows in organizations and the difference between financial position and liquidity as well as cash flow versus budgeting and forecasting
- Review regulatory and compliance considerations of cash handling policies and controls, taxation impact on cash flow, reporting standards and frameworks and internal audit and transparency
- Illustrate forecasting cycle and update frequency including cash flow forecasting techniques
- Identify cash flow drivers, manage seasonality and uncertainty and integrate forecasting with business strategy
- Recognize tools and technology in forecasting and apply receivables and collections management
- Carryout payables and disbursement strategies, working capital optimization and cost control and efficiency measures
- Employ cash pooling and centralization, managing surplus cash effectively, cash flow risk identification and cash flow stress testing
- Apply financing and funding strategies, hedging and risk mitigation tools, cash flow controls and governance and treasury management practices
- Implement strategic use of cash flow analysis, cash flow and valuation models, crisis and turnaround management, performance monitoring and KPI development
- Integrate cash flow in enterprise planning by linking with strategic financial planning, CAPEX and OPEX alignment, resource allocation and prioritization and long-term sustainability focus

### **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 considerations of cash flow management for finance managers, accountants, business owners and entrepreneurs, financial analysts and controllers, operations managers, department heads, treasury and risk management professionals and those who are involved in financial planning, management or decision-making within an organization.

### **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. Mike Taylor**, PhD (on-going), MScLI, MBA, MBL, BSc, HDE, is a **Senior Finance & Management Consultant** with over **25 years** of experience in **Power & Water Utilities, Other Energy Sectors** and **Financial** industries. His expertise lies extensively in the areas of **Finance Budgeting, Budgeting, Forecasting & Planning, Budgeting** and **Cost Control, Finance & Budgeting Process & Procedures, Effective Budgeting & Cost Control, Project Financial Data, Financial Indicators, Financial Leverage, Discounted Cash Flows, Economic Cost Analysis, Equity Profitability Analysis, Financial Modelling & Forecasting, Financial Analysis Techniques, Financial Data Analysis Concepts & Process, Credit Analysis, Financial & Accounting Management, Financial Planning Techniques, Vendor Invoice Processing & Management, Evaluating Cost & Revenue, Budgeting & Cost Control and Marketing Management, Project Quality Management, Quality Control & Site Inspection, Project Quality Plan, Construction Quality Management, Material Management & Project Turnover, Project Risk Management, Risk Identification Tools & Techniques, Project Life Cycle, Project Stakeholder & Governance, Project Management Processes, Project Integration Management, Project Management Plan, Project Work Monitoring & Control, Project Scope Management, Project Time Management, Project Cost Management, Project Quality Management, Quality Assurance, Project Human Resource Management, Project Communications Management, Project Planning, Scheduling & Cost Control Professional, Project Scheduling & Cost Control, Facilitation & Leadership Skills, Coaching, Human Resource Development, Psychometric Testing, Career Development & Competence, Succession Planning, Self-Development & Empowerment, Personal Learning Needs Identification, Data Quality Control, Data Quality Assessment, Data Quality Planning, Data Quality Strategy Management, Customer Management**. Further, he is also well-versed in **Leadership Skills, Presentation Skills, Negotiation Skills, Decision Making Skills, Communication Skills, Emotional Intelligence, Performance Management, Contract Management, Quality Management, Commercial Strategy, Project Management, Risk Management, Leadership & Business Management, Human Resource Management, Planning, Budgeting & Cost Control, Business Development, Innovation, Sales Strategy and Knowledge & Intangible Asset Assessment Design**. Mr. Taylor is the **Founder & CEO** of Mitakon Innovation Pty Ltd wherein he is responsible for the development of Executives & Senior Managers specializing in innovation, knowledge management and commercial negotiation as well as authored, implemented and executed a global 21<sup>st</sup> century facilitation and leadership methodology.

During his career life, Mr. Taylor has gained his practical and field experience through his various significant positions and dedication as the **Knowledge-Solutions Service Provider, Founder-Principal/CIO, Subject Matter Expert, Consulting Partner, Executive/Management Development Facilitator, Multinational/Corporate Senior Management Consultant, Senior Quality & Finance Management Consultant, Executive Management Development/Facilitator, Business Consultant/Facilitator, Business & Quality Consultant/Coach, Client Director, Administration Manager, Quality Manager, International Sales & Business Development Executive, Regional Sales Manager, National Key Accounts Manager, Commercial Sales & Marketing Consultant, Admin Assistant, Sales & Marketing Representative, Key Note Speaker, Lecturer and Instructor/Trainer** for various international companies such as the Highland Group (Business Consulting), **Anglo American, BHP Billiton, Rio Tinto, DI Management Solutions (BPO), Master Deal Making Institute (MDMI), RMG/Contact Media & Communications, Paul Dinsdale Properties (PDP), Giant Leap Architects, Wise Capital Investments (HOD), Evolution® Advertising, Collaborative Xchange, Leatt Corporation, Dentsply SA, FMCG/Binzagr Company, Unilever, Kellogg's, BAT, Hershey's, CORO, Lilly Direct/Lennon Generics and Bausch & Lomb**.

Mr. Taylor has **Master's** degree in **Leadership & Innovation, Business Administration** and **Business Leadership** as well as a **Bachelor** degree in **Physical Education** and pursuing **PhD** in **Global Governance & Energy Policy**. Further, he is a **Certified Instructor/Trainer, Certified Internal Verifier/Trainer/Assessor** by the **Institute of Leadership & Management (ILM)** and a member of **Incremental Advantage, Da Vinci Institute, Black Management Forum, Institute of Directors (IOD), World Future Society (WFS), Social Science Research Network, University of Kwazulu Natal (Alumnus), Anthropology & Archaeology Research Network and National Research Foundation (NRF)**. He has further delivered numerous trainings, courses, workshops, seminars and conferences globally.



### **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.

### **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, 04<sup>th</sup> of January 2026**

0730 – 0800	Registration & Coffee
0800 – 0815	Welcome & Introduction
0815 – 0830	<b>PRE-TEST</b>
0830 – 0930	<b>Introduction to Cash Flow Concepts</b> Definition & Importance of Cash Flow • Cash Flow versus Profit: Key Differences • Role of Cash Flow in Financial Health • Strategic Objectives of Cash Flow Management
0930 – 0945	Break
0945 – 1030	<b>Understanding the Cash Flow Statement</b> Operating, Investing & Financing Activities • Direct versus Indirect Methods • Key Components & Relationships • Interpreting Trends in Cash Flow
1030 – 1130	<b>Types of Cash Flows in Organizations</b> Operating Cash Flow & Working Capital • Investment Cash Flow & Capital Expenditures • Financing Cash Flow & Debt Management • Free Cash Flow & Its Significance
1130 – 1230	<b>Financial Position versus Liquidity</b> Working Capital & Liquidity Ratios • Short-Term versus Long-Term Liquidity • Financial Leverage Impact on Cash Flow • Case Studies on Liquidity Crisis
1230 – 1245	Break



1245 – 1330	<b>Cash Flow versus Budgeting &amp; Forecasting</b> Integration with Annual Budgeting • Forecasting Techniques Overview • Budget Variance & Cash Flow Gaps • Role of Finance in Strategic Planning
1330 - 1430	<b>Regulatory &amp; Compliance Considerations</b> Cash Handling Policies & Controls • Taxation Impact on Cash Flow • Reporting Standards & Frameworks (e.g., IFRS, GAAP) • Internal Audit & Transparency
1420 - 1430	<b>Recap</b> Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day One

**Day 2: Monday, 05<sup>th</sup> of January 2026**

0730 – 0830	<b>Forecasting Fundamentals</b> Forecasting Objectives & Scope • Short-Term versus Long-Term Forecasting • Key Input Data Sources • Forecasting Cycle & Update Frequency
0830 - 0930	<b>Techniques of Cash Flow Forecasting</b> Receipts & Disbursements Method • Adjusted Net Income Method • Pro Forma Balance Sheet Method • Scenario Analysis & Sensitivity Testing
0930 – 0945	Break
0945 – 1100	<b>Identifying Cash Flow Drivers</b> Sales Revenue & Payment Terms • Inventory & Procurement Cycles • Operating Expenses & Capital Investment • Debt Servicing & Dividends
1100 - 1230	<b>Managing Seasonality &amp; Uncertainty</b> Predicting Cyclical Fluctuations • Managing Unexpected Cash Shortfalls • Building Contingency Plans • Stress Testing Cash Flow
1230 – 1245	Break
1245 – 1330	<b>Integrating Forecasting with Business Strategy</b> Linking Cash Flow with Operational Plans • Aligning Investment Decisions with Liquidity • Impact of Pricing Strategies on Cash Flow • Real Case Examples from Industry
1330 - 1420	<b>Tools &amp; Technology in Forecasting</b> Spreadsheet Modeling Techniques • ERP & Treasury Systems • AI & Predictive Analytics for Forecasting • Dashboard Reporting for Management
1420 - 1430	<b>Recap</b> Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day Two

**Day 3: Tuesday, 06<sup>th</sup> of January 2026**

0730 – 0830	<b>Receivables &amp; Collections Management</b> Credit Policy Design & Enforcement • Accelerating Receivables • Discounts, Penalties, & Terms Optimization • Managing Doubtful Debts
0830 - 0930	<b>Payables &amp; Disbursement Strategies</b> Optimal Payment Scheduling • Supplier Negotiation Techniques • Dynamic Discounting & Cash Preservation • Centralized versus Decentralized Payments



0930 – 0945	Break
0945 – 1100	<b>Working Capital Optimization</b> Inventory Control Techniques • Cash Conversion Cycle Optimization • Reducing Locked-Up Capital • Aligning Cash & Operations
1100 – 1230	<b>Cost Control &amp; Efficiency Measures</b> Identifying Cash Drains • Expense Reduction Strategies • Lean Finance & Operational Efficiency • Monitoring Cost-Benefit Ratios
1230 – 1245	Break
1245 – 1330	<b>Cash Pooling &amp; Centralization</b> Benefits of Centralized Cash Management • Notional & Physical Pooling • Intercompany Lending & Netting • Policy & Compliance Considerations
1330 - 1420	<b>Managing Surplus Cash Effectively</b> Short-Term Investments & Returns • Liquidity Reserves & Buffers • Matching Maturities with Obligations • Risk versus Return Balance
1420 - 1430	<b>Recap</b> Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day Three

**Day 4: Wednesday, 07<sup>th</sup> of January 2026**

0730 – 0830	<b>Cash Flow Risk Identification</b> Operational, Financial, & External Risks • Identifying Leading Indicators • Market & Interest Rate Risks • Liquidity Shocks & Crisis Indicators
0830 - 0930	<b>Cash Flow Stress Testing</b> Scenario Building & Worst-Case Simulations • Modeling Liquidity Shocks • Business Continuity Considerations • Action Plans & Early Warning Systems
0930 – 0945	Break
0945 – 1100	<b>Financing &amp; Funding Strategies</b> Equity versus Debt Funding • Working Capital Loans & Credit Facilities • Line of Credit versus Term Loans • Trade Finance & Supplier Financing
1100 – 1230	<b>Hedging &amp; Risk Mitigation Tools</b> Currency & Interest Rate Hedging • Insurance & Guarantee Instruments • Forward Contracts & Derivatives Overview • Regulatory & Reporting Requirements
1230 – 1245	Break
1245 – 1330	<b>Cash Flow Controls &amp; Governance</b> Segregation of Duties in Cash Management • Fraud Prevention & Detection • Compliance & Control Frameworks • Reporting Lines & Escalation Mechanisms
1330 - 1420	<b>Treasury Management Practices</b> Centralized versus Decentralized Treasury • Role of Treasury in Liquidity Planning • Treasury KPIs & Performance Measurement • Best Practice Frameworks
1420 - 1430	<b>Recap</b> Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day Four





**Day 5: Thursday, 08<sup>th</sup> of January 2026**

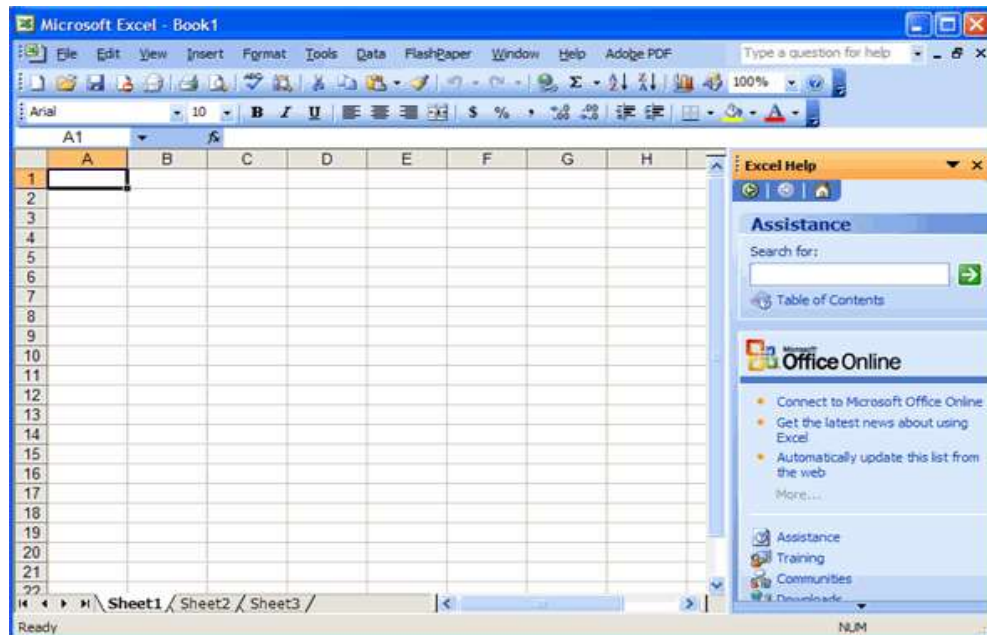
0730 - 0830	<b>Strategic Use of Cash Flow Analysis</b> Supporting Strategic Investment Decisions • Expansion & Acquisition Considerations • Shareholder Value Creation • Linking Cash Flow to Corporate Strategy
0830 - 0930	<b>Cash Flow &amp; Valuation Models</b> Free Cash Flow to Firm (FCFF) • Discounted Cash Flow (DCF) Analysis • Cash Flow Return on Investment (CFROI) • Practical Valuation Exercises
0930 - 0945	Break
0945 - 1100	<b>Crisis &amp; Turnaround Management</b> Cash Flow Management During Downturns • Immediate Liquidity Improvement Steps • Restructuring Debt & Operations • Real-World Turnaround Case Studies
1100 - 1230	<b>Performance Monitoring &amp; KPI Development</b> Liquidity & Cash Flow KPIs • Trend Analysis & Benchmarking • Board Reporting Formats • Continuous Improvement Approaches
1230 - 1245	Break
1245 - 1315	<b>Integrating Cash Flow in Enterprise Planning</b> Link with Strategic Financial Planning • CAPEX & OPEX Alignment • Resource Allocation & Prioritization • Long-Term Sustainability Focus
1315 - 1345	<b>Group Activity &amp; Case Study Simulation</b> Real Company Cash Flow Scenario Analysis • Forecasting & Optimization Exercise • Crisis Management Drill • Presentation of Team Strategies & Feedback
1345 - 1400	<b>Course Conclusion</b> Using this Course Overview, the Instructor(s) will Brief Participants about the Course Topics that were Covered During the Course
1400 - 1415	<b>POST-TEST</b>
1415 - 1430	Presentation of Course Certificates
1430	Lunch & End of Course





### **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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