



BUSINESS

FINANCIAL PLANNING

When small businesses grow responsibly, supply chains strengthen, communities benefit, and corporate development objectives are achieved. Financial education builds accountability, self-reliance, and long-term value - ensuring that development funding and supplier opportunities translate into lasting success stories.





EMPOWERMENT THROUGH FINANCIAL MASTERY

Comprehensive Business Finance Training by Isithebe

At Isithebe, we believe that sustainable business success starts with financial understanding.

Many businesses have the drive, innovation, and market potential to thrive, yet struggle to maintain growth due to a lack of financial literacy. Without strong financial foundations, even great ideas can collapse under the weight of poor cash flow, inadequate planning, or compliance challenges.

Our Business Finance Training Programme bridges this gap. We partner with corporates, development agencies, and Enterprise and Supplier Development (ESD) programmes to equip sponsored small business owners with the tools and confidence to make informed financial decisions.

Every module is practical, interactive, and designed to help entrepreneurs understand the real financial pulse of their business. Participants learn to interpret their numbers, plan for the future, and manage financial risks that could threaten growth.

Why Businesses Need This Training



Financial knowledge is not just about accounting. It is the foundation of every strategic decision a business makes. Many small business owners operate reactively, focusing on sales or operations while overlooking cash flow management, budgeting, or profit margins. This creates a cycle of uncertainty that can limit growth or even lead to business failure.

By developing financial understanding, entrepreneurs gain the ability to:

- Make informed decisions backed by real data
- Understand profitability and control costs
- Manage and forecast cash flow with accuracy
- Identify and address financial risks before they become problems
- Prepare for funding opportunities and investor engagements

With these skills, business owners move from survival mode to growth mode. They gain clarity, control, and confidence in their business's financial direction.

Common Pitfalls Faced by Small Businesses

Many small businesses fail not because of poor ideas, but because of financial blind spots. Common challenges include:

- Poor cash flow management that results in constant financial pressure
- Unclear pricing structures that lead to undercharging or unsustainable margins
- Lack of budgeting and forecasting, leaving the business unprepared for lean months
- Limited understanding of compliance requirements such as tax, payroll, or reporting
- Inability to interpret financial statements, which prevents strategic decision-making

Our training directly addresses these issues through guided learning, case studies, and practical exercises that show how to apply financial principles in day-to-day operations.



The Importance of Making This Training Available

Supporting small businesses with accessible financial training creates a ripple effect across the economy. When entrepreneurs understand their finances, they make better decisions, retain staff, and build more sustainable enterprises.

For corporates and development partners, offering this training through Isithebe strengthens supply chains, improves supplier reliability, and contributes to meaningful enterprise development outcomes. It also builds long-term capacity within communities and industries.

Financial mastery is not just a skill. It is the key that unlocks business sustainability, investor confidence, and economic empowerment.





EDUCATION

What Attendees Will Learn

Participants leave this training with a complete, end-to-end understanding of business finance. We cover every area that impacts a company's financial stability, sustainability, and growth.

1. Foundations of Business Finance

- Understanding financial terminology and principles
- The role of finance in business strategy
- How money moves through a business
- The importance of good financial habits from day one

2. Business Structures and Legal Compliance

- How business structure impacts taxation and liability
- Registering with CIPC, SARS, and UIF
- Understanding VAT registration and compliance
- Financial recordkeeping requirements for South African businesses

3. Financial Statements and Reporting

- Understanding and preparing:
 - Income Statements
 - Balance Sheets
 - Cash Flow Statements
- How to interpret financial statements for decision-making
- Spotting early warning signs in financial reports

4. Cash Flow Management

- Why cash flow matters more than profit
- Building and managing a cash flow forecast
- Strategies to manage seasonal income and expenses
- Managing late payments and debtor control



5. Budgeting and Financial Planning

- Creating business budgets that align with goals
- Forecasting income and expenses
- Rolling budgets and variance analysis
- Adjusting financial plans for real-world changes

6. Business Funding and Capital Management

- Understanding different types of business funding
- Grants, loans, equity finance, and supplier funding
- Understanding interest, repayments, and funding terms

7. Costing, Pricing, and Profit Margins

- Understanding cost structures (fixed vs variable)
- Calculating the true cost of products and services
- Setting profitable and competitive prices
- Identifying loss-making areas and improving margins

8. Financial Decision-Making and Risk Management

- Reading numbers to make informed business decisions
- Identifying financial risks and implementing controls
- Building internal accountability
- How to respond to financial crises

9. Business Growth and Investment Readiness

- What investors and funders look for
- How to present your financial story to attract funding
- Understanding business valuation
- Building credibility through financial discipline

10. Financial Mindset and Leadership

- Developing financial confidence as a business owner
- Understanding the emotional side of money
- Financial integrity and long-term thinking
- Creating a culture of accountability within the business

11. Understanding Client Segmentation

- Identifying customer groups through demographic and behavioural data
- Understanding purchasing motivations and spending patterns
- Aligning financial planning with target customer segments
- Using segmentation insights to improve revenue models





12. Brand Positioning and Value Base

- Defining a brand's financial and market value
- Understanding how brand perception affects pricing and profitability
- Aligning financial decisions with brand promise and customer expectations
- Building long-term equity through consistent brand strategy

13. Pricing Strategies

- Understanding cost structures (fixed and variable costs)
- Calculating the true cost of products and services
- Developing profitable pricing models
- Bundle pricing, portfolio pricing, and tiered pricing models
- Testing price elasticity and market response

14. ROI and Performance Measurement

- Understanding return on investment and cost-benefit analysis
- Measuring marketing and operational ROI
- Identifying which activities drive financial growth
- Using ROI insights to refine budgets and spending

15. Forecasting and Ratios

- Building financial forecasts based on historical data and market trends
- Key financial ratios for decision-making
 - Profitability ratios
 - Liquidity ratios
 - Efficiency ratios
 - Solvency ratios
- Using ratio analysis to assess financial health and performance

16. Business Funding and Capital Management

- Understanding different types of business funding
- Grants, loans, equity finance, and supplier funding
- Preparing funding proposals and business plans
- Managing funds effectively after approval
- Understanding interest, repayments, and funding terms

17. What Investors Look For

- Understanding investor priorities and risk appetite
- How to present a financially credible business plan
- Key performance indicators that attract funding
- Building financial transparency and accountability



Training Outcomes

After completing this course, participants will be able to:

- Understand and manage all key financial functions of a business
- Confidently read and interpret financial reports
- Build and maintain budgets and forecasts
- Make financially sound business decisions
- Build credibility with sponsors, funders, and clients
- Plan for long-term growth with clear goals and sustainable methods.
- Attract investors through solid financial planning and scalability.
- Monitor their business performance with confidence.
- Build the financial mindset required for success and stability.

For the Entrepreneurs Who Take This Course

This experience changes the way they see themselves.

It helps them realise that they are capable, credible, and ready.

They stop avoiding numbers and start owning them.

They no longer hope their business will survive. They learn how to make it thrive.

They begin to speak the language of investors, partners, and opportunity.

Every participant leaves with more than financial skills. They leave with a renewed sense of power and possibility.

They see their business as something worth fighting for.

They gain the mental clarity to make decisions that align with their purpose and potential.

This training does not just teach balance sheets. It builds balance within.

It transforms how people think about growth, money, and themselves.

For the Institutions Who Make It Possible

When a business sponsor invests in this programme, it is not simply fulfilling a development requirement. It is shaping futures. You are giving people the tools to rise above generational financial limitations.

You are enabling self-reliance, dignity, and long-term impact. You are creating business owners who can think critically, plan strategically, and lead confidently.

For the sponsoring organisation, this course represents meaningful empowerment that multiplies. When one small business learns to manage its money well, it becomes more employable, more sustainable, and more trustworthy.

That ripple effect moves through families, communities, and local economies.

Why This Matters

Knowledge creates freedom.
Understanding finance creates independence.
Independence creates legacy.
This is the heart of what we do at Isithebe.

We do not just teach business finance. We teach the mindset behind financial success.

Every participant who completes this programme becomes a symbol of what happens when potential meets possibility.

Every institution that partners with us becomes a catalyst for real, measurable change.





ISITHEBE

WHY YOU SHOULD CHOOSE US

Our strength lies in combining education, technology, and real-world financial insight. Each training is custom-built for the sponsoring organisation and tailored to the industries of the participating small businesses.

We deliver:

- Expert facilitators with real business and finance experience
- Interactive sessions that blend theory and practice
- Real-world case studies and tools ready for immediate use
- Post-training assessments and progress tracking
- Digital access to financial templates, checklists, and ongoing learning

Isithebe, in collaboration with My GOTO, drives the learning experience through a powerful digital education platform.

This partnership ensures that each training journey is structured, measurable, and engaging.

Through Isithebe, participants gain access to self-paced modules, financial simulations, and progress dashboards that reinforce real-world application. The platform also allows corporate partners to monitor the growth and performance of their sponsored businesses, providing measurable impact reports that demonstrate skills development outcomes.

Together, Isithebe and My GOTO create a comprehensive learning ecosystem where financial knowledge meets accountability, technology, and empowerment, ensuring that every business trained is equipped to grow, sustain, and scale with confidence.



[Isithebe Financial Wellness](#)

This is more than training. It is the difference between surviving and leading. Between dreaming and doing. Between a good idea and something truly epic.

Partner With Us

Empower your sponsored businesses with the knowledge they need to thrive. Let Isithebe transform financial uncertainty into financial mastery. Contact us today to customise your Business Finance Training Programme.



Visit **My GOTO** and experience how true financial empowerment can transform lives. This is more than education; it is a movement toward confidence, control and lifelong growth. Every tool and insight has been designed to shift how people see money - from a source of worry to a source of strength, freedom and possibility. Whether for your employees or your clients, the My GOTO Financial Health Portal is where financial wellbeing begins and lasting change takes root. Alternatively, email us info@my-goto.co.za

Scan the QR code or click on this **link** to view our Business Financial Planning video.



[Isithebe Financial Wellness](https://www.isithebe.co.za)