

Strategic Cash Flow Management: Strategies for Resilient Business Cash Flow

HRD Corp Claimable (SBL-Khas)

Cash flow is the lifeblood of every business. A profitable business can still experience serious operation difficulties if it does not have sufficient cash to pay suppliers, employees, lenders, and other operating expenses when they fall due. Poor cash flow management can lead to late payments, excessive borrowing costs, strained supplier relationships, and even business failure.

Effective cash flow management goes beyond monitoring the bank balance. It requires businesses to understand the timing of cash receipts and payments, forecast future cash requirements, manage receivables and payables, optimizing inventory levels, and plan for seasonal fluctuations and unexpected financial commitments.

This practical training programme equips participants with the knowledge and techniques to prepare meaningful cash flow forecasts, identify potential cash shortages before they occur, improve working capital efficiency, and make informed financial decisions. Participants will also learn how to develop practical cash flow action plans to strengthen liquidity, reduce unnecessary financing costs, and support sustainable business growth.

Learning Outcomes

At the end of this program, participants will be able to:

- Understand the importance of cash flow management and its impact on business survival, profitability, and growth.
- Differentiate between profit and cash and explain why profitable businesses may experience cash shortages.
- Identify the factors affecting business liquidity.
- Preparation of cash flow forecasts.
- Identify potential cash deficits and surpluses and develop appropriate corrective actions.
- Improve the management of accounts receivable, accounts payable, and inventory to release cash tied up in these working capital components.
- Establish KPI to help in managing cash requirements more effectively.
- Perform scenario and sensitivity analysis to evaluate its effect on cash flow

Pre-Requisite

- Stable Internet Connection
- Webcam and Earphones

Course Content

Module 1: Fundamentals of Cash Flow Management

- The difference between profit and cash
- Why profitable businesses run out of cash
- Operation, operating, investing, and financing cash flows
- Understanding the cash conversion and working capital financing days
    - Average stock holding days
    - Average receivable collection days
    - Average payable payment days
- Understanding the minimum cash requirements to maintain
- Identifying potential cash shortage

Module 2: Analysing Cash Inflows and Outflows

- Sales collections and other receipts
- Suppliers and other cash payments
- Payrolls
- Loans and taxes (income tax, SST, etc.)

Module 3: Preparing a Cash Flow Forecast

- Purpose and benefits of cash flow forecasting
- Preparing weekly and monthly rolling cash flow forecasts
- Estimating cash receipts based on sales and other collections
- Forecasting supplier and other payments
- Incorporating opening cash balances to get your closing cash balance

Module 4: Managing Cash Shortages and Surpluses

- Managing projected cash deficits
- Prioritizing essential payments
- Evaluating overdrafts, trade credit, and other short-term financing options, including countertrade
- Managing excess cash and maintaining an appropriate free cash flow

Module 5: Managing Receivables, Payables and Stocks

- Credit worthiness evaluations
    - Financial evaluation and its interpretation
    - Evaluating the receivables account manipulation possibilities
    - Strategic and non-financial evaluation.
- Collection strategies and actions
- Receivable red flags to watch out
- Measurement ratios
- Managing credit terms and overdue customer accounts
- Optimizing supplier payment terms.

- Reducing excessive and slow-moving inventory

Module 6: Cash Flow Monitoring and Action Plan

- Comparing forecast cash flow against actual results
- Investigating cash flow variances and forecast errors
- Establishing cash flow KPIs and reporting routines

Module 7: Cash Flow Scenarios Sensitivity Analysis

- Assessing the impact of sales declines and delayed collections
- Evaluating supplier price increases and rising operating expenses
- Analyzing the effects of capital expenditure and loan repayments
- Establishing contingency plans for unexpected cash shortages
- Evaluating the cash flow implications of business expansion and new projects
- Using cash flow reports to support management decisions

When & Where

13 & 14 January 2027
(Wed & Thurs)
9.00 am to 5.00 pm

Remote Online Training – Zoom

Who Should Attend

Business Owners, Entrepreneurs, Sales and Operations Teams, Finance and Credit Control Professionals, Procurement Officers, Project Managers, and newly appointed Managers looking to understand the financial implications of business decisions and effectively manage organizational cash flow

Training Investment

RM 1,500 per participant (inclusive of Service Tax, Online Course Materials, E-Certificate of Attendance)

🔥 **Group Promo: Save 15%**
Register min. 3 pax for **RM 1,275** per pax (Normal Rate: RM 1,500)

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Trainer's Profile

Tan Kok Tee

Kok Tee has over 40 years of experience in financial, strategic and general management. He has held a variety of leadership and senior management roles in various organizations, the last being Group Chief Executive Officer. More than half of this time are spent in the Manufacturing, Marketing & Distribution and Services organization, including those with the then Inchcape Timuran Berhad, Metroplex Berhad, Perdana Industries Berhad.

He is a Fellow member of the Association of International Accountants, UK; Member of the Institute of Public Accountants, Aust.; Certified Commercial Accountant, (M); Member of the Chartered Tax Institute of Malaysia; Member of the Malaysia Associations of Company Secretaries; holds a MBA in Finance from Charles Sturt University, Australia and a Gold Mastery Holder in Reinventing Strategic Planning and Management from the Haines Centre for Strategic Management, sponsored by University of San Diego, USA.

He is also a Certified Trainer with PMSB's Train The Trainer Certificate since 2009, a GST Agent registered with MOF and a life member with the Malaysian Institute of Directors.

Kok Tee has also been involved in training and facilitation on a part-time basis from 2009-2013, and full time from 2014 to now. To date, he has conducted about 300 training workshops, of which more than half are for GST related covering including GST Accounting for both in-house as well as public, including Government Authorities, Chamber of Commerce, Government Link Companies, Banks, Malaysian Institute of Accountants, Chartered Institute of Management Accountants, Selangor state Human Resource Development Centre, Negeri Sembilan state Skills Development Centre, NGOs, political party as well as for various other training providers.

He also developed and delivered an Entrepreneurship program (training) specially for MBA students from GC University, Pakistan in collaboration with Sunway Education Group for period 2010 to 2014. He was also an assessor for the UTAR's NGO strategic planning program and an invited speaker for the Asian Financial Controller's Congress in 2009, 2010 and 2011.

Register HERE

Other Programmes HERE



Contact Us

Carriera Academy Sdn Bhd
www.carriera.com.my

Tel: 017-3188539 (Steph)
Email: trainings@carriera.com.my