



PERSONAL FINANCIAL MANAGEMENT (HALF DAY)

A Specialised Kwelanga Training Programme

INTRODUCTION

The Financial Management programme is designed to equip delegates with the basic knowledge, understanding and comprehension of financial stability and viability. It is aimed at assisting in managing finances, while introducing the jargon.

The focus is in cultivating an awareness of impact of financial decisions on cash flow and budgeting. Insurance as well as the responsibility to SARS is also covered.

Delegates are shown the mistakes made when it comes to managing their finances and how to overcome them.

The workshop is highly practical and delegates are given numerous opportunities to apply the principles learnt.

REFERENCES

“The course was very insightful and eye opening.”

“It was useful to me. Information received will be applied anywhere I go. The facilitator was excellent.”

“It was really interesting and it’s going to change my life and family. Awesome course, I love it and the facilitator was excellent - done a good job, well done Dirk.”

WHAT THIS COURSE CAN DO FOR YOU...

- Understand budgeting in an improved way
- Familiarising oneself with financial terminology
- Setting financial goals and planning accordingly
- Exploring debt, interest rates and repayment commitments
- Insurance explained
- Understanding SARS expectations

TARGET AUDIENCE

Individuals who require a basic understanding of personal financial management and need assistance with budgeting, managing debt, cash flow and input on how to better manage their personal finances.

COURSE CONTENT

Budgeting

- Financial planning vs. budgeting
- Income
- Expenses
- Cash Flow
- Drawing up a personal budget
- Budget template
- How to stick to a budget
- Subsequent budgets

Setting Personal Goals & Creating a Financial Plan

Talking About the Dreaded “D” Word

- Thinking of using debt to finance a purchase
- What is interest?
- Personal loans
- Car finance
- Home loans
- I can no longer afford the repayments of my loads: What now?
- Calculating the repayment of a loan

Insurance

SARS

Personal Accountability & Commitment Plan

TRAINING APPROACH

The primary objective of our training is to ensure that the knowledge acquired is applied successfully, adding real value and **making a visible difference to work performance** in the business environment. The courses have a strong focus on an outcomes based approach and are facilitated on a highly interactive basis encouraging active delegate participation using:

- Role plays
- Break-away sessions
- Relevant business exercises
- Presentation
- Demonstrations
- Questionnaires
- Discussion activities and
- Case studies

High emphasis is placed on learning through ‘doing’ where learners are presented with real life and workplace case studies ensuring delegates develop knowledge and confidence to take their enhanced skills back into the business environment and apply them successfully. The group leaders are trained to create a comfortable atmosphere where delegates can evaluate themselves and their skills, generate ideas and solutions to problems and plan suitable growth in the workplace.

POST COURSE ASSISTANCE

“Contact the Coach” – Bridging Learning for Business Results

We offer a continued learning relationship providing FREE access to post course support to embed the knowledge gained. Our advisors are subject matter experts in each area of specialisation. Delegates can “Contact the Coach” for support, information or assistance with additional questions regarding the application of theory covered during the course.



Personal Accountability & Commitment Plan

Kwelanga is determined to promote and encourage accountability and behaviour change once delegates return to the work place. A Personal Accountability & Commitment Plan is therefore included in each course presented.

Facilitators will guide delegates through the recording of action plan items and will encourage them to show their Personal Post Course Accountability & Commitment Plan to their up-line on their return to work so accountability is created. This tool will also be useful for monthly one-on-one development discussions.

On-Line Knowledge Hub

All delegates attending Kwelanga Training courses have **FREE** access to post course on-line resources. Up-to-date, convenient and easily accessible information, relevant to the programme attended, is available. Tools include case studies, articles, exercises and other valuable information which will reinforce course content and assist in transferring knowledge and skills to the workplace.



OUR COMMITMENT TO YOU ...

Kwelanga Training's Commitment

*To develop and inspire each individual to be the best that they can be.
To assist clients in the transfer of skills and positive behaviour change.*

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