

Mastering Cash-Flow Management for Business Success

A 2-Day Intensive Workshop for Business Leaders & Finance Professionals

In today's dynamic business landscape, effective cash-flow management is the key to sustaining growth and ensuring long-term success. This intensive 2-day workshop is carefully designed to equip participants with essential financial skills and practical strategies for optimising working capital, analysing cash flow ratios, forecasting cash requirements, and strengthening liquidity decisions. Every session is grounded in the Zambian business environment — including delayed payments, kwacha volatility, load shedding costs, Smart Invoice compliance, and the high cost of financing.

Day One:

Session 1: Why Profitable Businesses Still Experience Cash-Flow Pressure

- Understanding why profit does not always translate into cash availability
- The dangerous gap between profit and cash — why profitable businesses fail
- The three types of cash flow: operating, investing, and financing
- Reading and interpreting your cash flow statement with confidence
- Identifying early warning signs of liquidity pressure

Session 2: Understanding Working Capital — The Life-Blood of the Organisation

- Identifying the key components of working capital
- Understanding how receivables, inventory and payables affect liquidity
- Why high lending rates make working capital optimisation a survival skill
- Diagnosing working capital pressure using liquidity ratios
- Examining Current Ratio, Quick Ratio and Working Capital Ratio

Session 3: Getting Behind the Ratios for Better Diagnosis of Cash Flow Issues

- Understanding the Cash Conversion Cycle (CCC)
- Days Inventory Holding (DIH) and inventory pressure on cash
- Days Sales Outstanding (DSO): impact of delayed collections
- Days Payable Outstanding (DPO): supplier payment strategy
- Identifying organisation-wide responsibilities for managing cash flow

Session 4: Four Practical Levers for Unlocking Cash Flow

- Strengthening receivables discipline to improve liquidity
- Managing supplier payments strategically without damaging relationships
- Releasing cash trapped in inventory
- Using the cash conversion cycle as a management tool
- Completing Part 1 of a 90-Day Cash Flow Action Plan

Day Two:

Session 5: Building Accurate Cash Flow Forecasts

- Developing practical and dynamic cash flow forecasts
- Rolling forecasts for changing business conditions
- Analysing revenue and expenditure timing
- Understanding the impact of capital expenditure and financing commitments
- Building a rolling 12-month cash flow forecast model

Session 6: Strategies for Managing Uncertain Cash Flow

- Stress testing cash flow projections
- Managing delayed inflows and unexpected cost pressures
- Building contingency plans for liquidity pressure
- Modelling conservative, base and crisis scenarios

Session 7: When Cash Runs Short — Funding Options for Businesses

- Understanding the difference between liquidity and solvency problems
- The funding ladder: cheapest to most expensive funding options
- Using overdrafts strategically
- Invoice discounting and factoring as liquidity tools
- Preparing forecasts lenders can trust

Session 8: Continuous Cash-Flow Success — Your 90-Day Action Plan

- Aligning cash-flow goals with business objectives
- Measuring key liquidity indicators
- Setting improvement targets
- Assigning actions and review timelines
- Building an internal monthly cash review process
- **Practical Zambia Business Case Included:**
- Participants will work through a Zambia-based case involving:
 - delayed customer payments
 - load shedding costs
 - kwacha depreciation
 - VAT timing pressures
 - funding decisions