

FP

Financial Perspectives

Centre for Professional Excellence in
Advisory Competency and Ethics



SPECIALIST CERTIFICATE IN FINANCIAL PLANNING: FINANCIAL PLANNING FOR SME BUSINESSES (SCFP-SME)

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PROGRAM OVERVIEW

Small and medium-sized enterprises (SMEs) are the backbone of Singapore's economy, contributing significantly to the nation's GDP and employment. However, SME owners face unique financial challenges that require specialized financial planning strategies. The Specialist Certificate in Financial Planning: Financial Planning for SME Businesses is designed to equip financial planning professionals with the skills and knowledge to effectively address these challenges and provide tailored financial solutions for SME clients.



WHAT TO EXPECT IN THIS COURSE

- Confidently read a set of corporate financial statements and identify strengths and weaknesses in the business.
- Develop strategies for cash flow management, debt structuring, and financial sustainability for SME businesses.
- Incorporate financial analysis techniques to quantify gaps and apply insurance and investment solutions tailored to SMEs for SME Business, such as:
 - Establishing basis of business valuation for structuring exit propositions.
 - Quantifying retained earnings to draw upon for premium payment.
 - Quantifying Keyman Insurance needs.
 - Quantifying creditor and debtor exposure.
- Acquire practical skills to create and implement effective financial plans that align with SME business goals.

TOTAL TRAINING HOURS

14 hours (including a 0.5-hour Multiple Choice Question (MCQ) Assessment). Upon completion of this program, you will be awarded a **Certificate of Completion and 14 Supplementary (Non-Core) CPD Hours**.



This course is for licensed representatives working as Financial Planners, Insurance Agents and Bancassurance Specialists involved in financial advisory work.

COURSE FEE

\$2,000



LEARNING OBJECTIVES

- Analyze corporate financial statements to assess the quality and sustainability of cash flows.
- Articulate strategies for SMEs to achieve a competitive edge in their respective markets.
- Assess financial performance and stability using critical indicators and financial ratios.
- Develop recommendations regarding the investment potential of SMEs through comprehensive financial health evaluations.
- Identify risk exposures in SMEs and design tailored insurance and investment solutions to mitigate these gaps effectively.
- Develop and execute strategic financial plans that align seamlessly with the objectives and goals of SME businesses.



FUNDING

This course has been accredited under the Skills Framework for Financial Services and is eligible for funding under the IBF Standards Training Scheme (IBF-STTS), subject to all eligibility criteria being met.

Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The IBF-STTS is available to eligible entities and individuals based on the prevalent funding eligibility, quantum and caps. IBF-STTS provides up to 70% course fee subsidy support for direct training costs subject to a cap of \$3,000 per candidate per course subject to all eligibility criteria being met.

Find out more on www.ibf.org.sg.



ABOUT IBF CERTIFICATION

This course addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

- Personal Finance Advisory (proficiency level 4)

Participants are encouraged to access the IBF MySkills Portfolio <https://www.ibf.org.sg/home/for-individuals/resource-tools/myskills-portfolio> to track their training progress and skills acquisition against the Skills Framework for Financial Services. You can apply for IBF Certification after fulfilling the required number of Technical Skills and Competencies (TSCs) for the selected job role.

Find out more about IBF certification and the application process on <https://www.ibf.org.sg/home/for-individuals/ibf-certification/why-be-ibf-certified>.



PROGRAM SCHEDULE AND REGISTRATION

For program schedules and registration details, please contact us at:



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Scan to register now

