



# Faridabad Small Industries Association

*The face of Modern Indian MSMEs*

**1-Day Training Programme on**  
**Finance for every Entrepreneur, Businessperson & non-finance Executive**  
***How to read & analyze your own Balance Sheet &***  
***Steps you need to make your Business credit-worthy & attract loans at lesser rates***

**28 February 2009 (Saturday): Gymkhana Club, Sector-21, Faridabad**

***Preamble....***

Entrepreneurs, Businesspersons and CEOs in every business are expected to make, sign and present Financial Statements which form the basis of assessments for Banks, Financial Institutions, Tax Authorities, Shareholders, Investments and information for all stakeholders.

But the truth is that many of those who sign these statements and are ultimately answerable to all, have limited knowledge and often do not understand the implications. Since the basic concepts are not clear, the significance of various ratios not known, we often sign documents which not only result in complications, but fail to attract credit and other resources at best prices. Even the Accounts personnel who consider themselves trained & experienced may not fully understand or evaluate the results and the resultant implications.

Moreover, as the micro and small entrepreneur has limited access to expertise, they must have some basic knowledge and skill in this respect as a simple mistake or oversight or ignorance may hinder or choke the expected growth.

***Objectives:***

The programme is expected to provide the participants with a deep understanding of :

- 1) The basics of financial measurement, reading income statements, balance sheets, cash flow statements and more.
- 2) The art of finance, separating hard data from assumptions and estimates.
- 3) The mechanics of analysis, calculating ratios, return on investment and working capital.
- 4) Cash and profit, knowing the difference between them and why cash is suddenly the "Hot Number" in corporate board rooms.
- 5) Financial literacy and transparency, recognizing how they can boost performance.

## **Content**

This one-day training covers

- I. The Art of Finance and Why It Matters?
- II. The Many Peculiarities of the Income Statement.
- III. The Balance Sheet Reveals The Most.
- IV. Cash Is King.
- V. Ratios: Learning What The Numbers Are Really Telling You.
- VI. How To Calculate And Understand Return On Investment.
- VII. Applied Financial Intelligence (Working Capital Management).
- VIII. Creating a Financially Intelligent Department.

## **Who should Attend the Programme...**

This training is designed for ALL entrepreneurs, businesspersons, Managers of all organizations whether in service or manufacturing, hospitals or schools, courier services or AMC providers or individuals who are in business or in jobs.

Must attend programme for aspiring as well as growing entrepreneurs.

The programme is expected to help non financial managers to add financial intelligence substantially to their companies??? and themselves. If anyone wants to "talk numbers" confidently with their colleagues, bankers or customers, then this programme is not to be missed.

## **The Programme Facilitator...**

Mr. Sangeet Gupta, FCA, ICWA, PGDMM, Practicing Chartered Accountant

## **Dates / Schedule of Sessions : 28th February 2009 (Saturday)**

Registration	9:30am
Session	10.00am to 5:00pm

**Venue : Gymkhana Club, Sector-21, Faridabad**

## **Registration :**

The normal fee for this **programme** is upto Rs.4,000/- per delegate. However, we are grateful to Govt. of India, Ministry of MSME for subsidizing the programme. To meet with costs of Venue, Lunch, tea, stationery, audio-visuals, logistics and necessary arrangements, a very nominal fee to cover the organizational expenses has been decided as follows:

**For Members of Phase-1 of FSIA-MSME Cluster:** "NIL" for 1/2/3 persons per unit.

**For those not registered with above cluster:** Rs.600/- per delegate

**Please e-mail/ Fax/ Courier the attached Registration Form duly filled alongwith Cheque in favour of "Faridabad Small Industries Association" to:**

Faridabad Small Industries Association  
FSIA Park, Opp. Plot No. 23, Sector-24, Faridabad- 121005 Haryana  
Fax: +91-129-4055501;  
Mobile: Santosh Rai (9313760217) Pratap (9711123111)  
E-mail : [rajivchawlaindia@yahoo.com](mailto:rajivchawlaindia@yahoo.com), [fsiaindia@gmail.com](mailto:fsiaindia@gmail.com)

With warm regards,

## **Rajive Chawla**

President

Faridabad Small Industries Association  
[rajivchawlaindia@yahoo.com](mailto:rajivchawlaindia@yahoo.com)



*Future-ready*

# Faridabad Small Industries Association

*The face of Modern Indian MSMEs*

**FSIA-MSME Auto Components & Light Engg. Cluster, Faridabad**

## **NOMINATION FORM**

One day Workshop

On

**Finance for every Entrepreneur, Businessperson & non-finance Executive**

*How to read & analyze your own Balance Sheet &*

***Steps you need to make your Business credit-worthy***

**Saturday, 28th February 2009 at 9.30 a.m at Gymkhana Club, Sector-21, Faridabad**

The following would attend the above mentioned workshop.

Name(s) : (1) \_\_\_\_\_

(2) \_\_\_\_\_

(3) \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

***Fax:*** \_\_\_\_\_ ***E-mail:*** \_\_\_\_\_

Enclosed is Cash / Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ for Rs. \_\_\_\_\_ payable to "Faridabad Small Industries Association" towards participation fee

**OR**

We are registered with the FSIA-MSME Auto-component & Light Engg Cluster, Faridabad.

**Authorized Signatory**

Complete the form and fax / mail to:  
Faridabad Small Industries Association  
FSIA Park, Opp. Plot No. 23, Sector-24,  
Faridabad- 121005 Haryana  
Fax: +91-129-4055501  
Santosh Rai : +91-9313760217  
Email: fsiaindia@gmail.com, rajivchawlaindia@yahoo.com