CHAPTER 4: FINANCIAL MANAGEMENT BASICS

Financial Management – involves strategically planning, organizing, directing, and controlling an organization's financial resources to achieve its objectives efficiently and effectively. It encompasses activities such as budgeting, forecasting, cash flow management, investment decisions, risk management, and financial reporting.

Goal of Financial Management – to maximize shareholder wealth while ensuring the long-term sustainability and growth of the organization.

SCOPE AND ROLE OF FINANCIAL MANAGEMENT

Financing Decision – deciding how to finance long term investment and working capital, which deals with the company's day-to-day operation.

Investing decision – relates to the decision made by the investors or the top level management with respect to the amount of funds to be deployed in the investment opportunities.

Operating Decision – Deal with the company's daily operations, especially on how to finance working capital accounts such as accounts receivable and inventories.

Dividend Policies – dividend is a part of profits available for distribution to equity shareholders. The finance manager must decide whether the firm should distribute all the profits, retain them, or distribute a portion and retain the balance.



Is accounting and finance the SAME?

- Accounting people are more involved in the preparation of financial reports.
- Finance people are more on the application of tools and techniques that would make the financial reports useful for decision making.
- Accounting people tend to say that the primary objective of conducting a business is to maximize profits>
- Finance people tend to say that the primary objectives of conducting a business is to maximize stockholder's wealth.

Types of financial Management

- Working Capital day-to-day operation such making sure that there enough money to pay.
- Revenue cycle management revenue recognized when it is incurred.
- Capital budgeting
- Capital Structure

Understanding the Financial Statement

The financial Reports

- 1. Statement of financial position
- 2. Income Statement
- 3. Statement of Cash flows
- 4. Statement of Changes in owner's equity

Statement of Financial Position – another term for the balance sheet. The statement lists the assets, liabilities, and equity of an organization as of the report date. Provide snapshot of the financial condition of a business as of a specific date. It tells what you own, how much you owe to vendors and lenders, and what is left?

Statement of CASH FLOWS — measures how well a company manages its cash position, meaning how well the company generates cash to pay its debt obligations and fund its operating expenses.

Content of the Statement of cash flows

- Investing Activities
- Financing Activities
- Operating Activities

Operating Activities – Indicates the amount of money a company brings in from its ongoing, regular business activities, such as manufacturing and selling goods or providing a service to customers.

Investing Activities – report how much cash has been generated or spent from various investment-related activities in specific period. Include purchases of physical assets, investments in securities, or the sale of securities or assets.

Financing Activities – shows the net flows of cash that are used to fund the company. It includes transactions involving debt, equity, and dividends.

Income Statement – present the financial results of a business for a stated period of time. The statement quantifies the amount of revenue generated and expenses incurred by an organization during a reporting period as well as any resulting net profit or net loss.

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Patel Bhavesh

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web 3b special awards presentation 3c letters of commendation 3d eagle scout speeches 3e presentation of mentor pins 3f scoutmaster s minute closing the eagle court of honor 4a closing messages 4b retiring of the colors holding a reception for guests of the new eagle scout

catholic opening prayer for eagle scout ceremony copy 2013 - Oct 03 2022

web pray the opening prayer listen to the readings prepare your soul at the offertory participate in the eucharistic prayer receive communion and even respond to the dismissal

prayer for eagle scout court of honor - Jul 12 2023

web prayer for eagle scout court of honor dear lord from your judgment seat on high look down on a scoutmaster such as i search me through and find me whole then help me lord to reach my goal help me lord to work for

16 inspiring prayers for scouts collective blessings - Sep 02 2022

web here is an example of an eagle scout benediction prayer that can be used in court of honor ceremonies dear lord as we gather here today to celebrate the achievements of this young man who has earned the rank of eagle scout we give thanks for the opportunities and challenges that have brought him to this moment

eagle scout seth lee stramel invocation and benediction - Dec 05 2022

web mar 29 2012 may we who have witnessed this court of honor of eagle scout seth lee stramel be emboldened to be prepared no matter the situation and trust in god the father son and holy spirit to divinely guide our days and our deeds in his peace

some complete eagle court of honor scripts scoutingbsa - May 30 2022

web let us begin our ceremony by lighting candles symbolic of the three parts of the scout oath duty to g d and country pause for a scout to light candle duty to others pause for a scout to light candle duty to self pause for a scout to light candle mc in scouting as in most activities of life there are rules

eagle scout court of honor invocation jewish scouting - Aug~01~2022

web eagle scout he joins the company of men who have by word deed and action upheld a way of life and an approach to living that reflects the best in our nation may serve as a role model for his troop mates and may his life reflect the values of the scout law the scout oath and traditions of his faith amen

benediction for an eagle scout ceremony worshipweb uua org - Apr 09 2023

web jan 12 2016 worshipweb benediction for an eagle scout ceremony dear god spirit of life and love an eagle scout court of honor marks the end of one journey a journey of participating in scouting now a new journey begins with a commitment to

better scouting where all may participate bless all of n s future endeavors

invocation for an eagle scout ceremony worshipweb uua org - Aug 13 2023

web worshipweb invocation for an eagle scout ceremony dear god spirit of life and love creator of the mountains and the forests it is good to be gathered here on the occasion of n receiving his her their eagle scout award we are thankful for the service he she they has have given to his her their troop crew ship community and council eagle scout prayers youth ministry library - Oct 15 2023

web please stand for the invocation let us pray lord god we stand before you tonight in awe of your glory and in gratitude for all your blessings we thank you for bringing us together as a family of scouts gathered to celebrate the accomplishments of richard in attaining the rank of eagle scout

eagle court of honor prayer the rambling priest - Jun 11 2023

web jan 9 2023 $\,$ this weekend five young men in our community including my son noah received the highest honor in scouting by attaining the rank of eagle i was asked to deliver the opening prayer the words are below

eagle coh web st mary magdalen - May 10 2023

web opening ceremony presentation of the colors scouts of troop pledge of allegiance senior eagle scout s response eagle scout closing comments master of at this time i would like to ask to come forward and lead us in an opening prayer opening prayer mc please be seated formal opening of