

WEBINAR ROTARY CLUB OF COLOMBO CENTENNIAL AND CMA AUSTRALIA INVITE YOU TO JOIN

WIN THE BATTLE AND THE WAR

CREATE A WINNING FINANCIAL PLAN

13TH OF MAY

CONDUCTED BY KAPILA DODAMGODA

- Founder/Managing Director - Academy of Finance
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- Corporate Trainer, Business Consultant, Educationalist, Senior Lecturer

CMA (Australia)
The Institute of Certified Management Accountants (Australia)

Rotaract
Centennial United

Rotary
Club of Colombo Centennial

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OVERALL WELLBEING

- Career Wellbeing
- Physical Wellbeing
- Social Wellbeing
- Community Wellbeing
- Financial Wellbeing

CMA (Australia)
The Institute of Certified Management Accountants (Australia)

ACADEMY OF FINANCE
The Culture of Financial Wisdom

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LOOK AT YOUR LIABILITIES ALREADY

Liability	Monthly(Rs)
Housing loan instalment	
Credit card balance	
Leases/hire purchases	
Instalment schemes	
Any arrears bills	
Personal borrowings	

1. Immediate payment, if urgent
2. Check government concessions
3. Come to terms with service provider

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ASSESS YOUR IMMEDIATE CASH STRENGTH

Component	Monthly(Rs)
Cash in hand	
Current account balance	
Savings account balance	
Salary	
Any other receivables	

This is GOLD

1. Use for settling critical liabilities
2. Don't touch your FDs, unless unavoidable
3. Don't spend a cent beyond essential

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EXPENDITURE - HOUSING COST

Expenditure Type	Monthly Cost (Rs)
House Rent	
Electricity/Water/Gas	
TV /Satellite/Broadband	
Telephone/Mobile	
Maintenance	
Housekeeping/Gardening	



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EXPENDITURE - FAMILY RELATED

Expenditure Type	Monthly Cost (Rs)
Groceries/Vegetables	
Clothing	
Nursery and Childcare	
Birthdays/Festivals/Charity	
School Fees/Higher Education	
Pets/Pet Vet	
CDs/Books/Subscription	



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EXPENDITURE - VEHICLE AND TRANSPORT

Expenditure Type	Monthly Cost (Rs)
Petrol/Diesel	
Insurance	
Servicing & maintenance	
Repairs	
Staff Transport/Van	
Driver	
Taxis	
Public Transport	



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MEDICAL, LEISURE AND ENTERTAINMENT

Expenditure Type	Monthly Cost (Rs)
Medical & Insurance	
Optician /Dentist	
Sports/Hobbies	
Holidays/Foreign Travel	
Entertainment/Movies	
Eating Out	
Personal Care	



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LOAN INSTALMENTS

Loan Type	Monthly Instalment (Rs)
Housing Loan	
Vehicle Loan	
Vehicle Lease	
Personal Loan	
Educational Loan	
Pawning Facility	
Instalment Scheme – C/Card	



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MAKE A PROJECTION OF INCOME

Income Source	Monthly (Rs)
Salary	
Commissions/incentives	
Property/rentals	
Profit shares/dividends	
Investment income	
Other	



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TAKE A LOOK AT THE NET POSITION

	(Rs)
Monthly income inflow	
Monthly net cashflow before the loan repayment	
Monthly net cashflow after the loan repayment	



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MAKE A SCHEDULE OF ALL THE LOANS

Loan Type	Original (Rs)	Current O/S (Rs)
Housing loan		
Vehicle loan/lease		
Personal loan		
Instalment plans		
Educational loans		
Credit cards		



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THANK YOU

KAPILA DODAMGODA

