Certified Financial Consultant Professional (CFCP)

Duration: 3 days (24 Hours)

Course Outline:

Module 1 - Introduction to Financial Consulting

- Definition and role of a financial consultant
- Difference between financial advisor, planner, and consultant
- Code of ethics and professional standards
- The financial consulting processes

Module 2 - Financial Planning Framework

- The financial planning process (6-step model)
- Client data collection and analysis
- Goal setting and prioritization
- Building and presenting financial plans

Module 3 - Personal Finance and Wealth Management

- Cash flow management
- Budgeting and personal savings plans
- Debt management strategies
- Wealth accumulation and preservation principles

Module 4 - Investment Planning

- Fundamentals of investment theory
- Asset classes and portfolio diversification
- Risk and return analysis
- Portfolio management and asset allocation
- Behavioral finance considerations

Module 5 - Retirement and Pension Planning

- Retirement needs analysis
- Pension schemes and annuities
- Social security and government retirement benefits
- Tax-efficient retirement strategies

Module 6 -Tax Planning

- Overview of personal and corporate taxes
- Tax planning tools and strategies
- Tax implications of investments
- International taxation basics

Module 7 - Risk Management and Insurance Planning

- Types of financial risks (personal, business, market)
- Life, health, property, and liability insurance
- Risk mitigation and transfer techniques'
- Insurance product selection and suitability

Module 8 - Estate and Succession Planning

- Principles of estate planning
- Wills, trusts, and power of attorney
- Inheritance laws and family wealth transfer
- Estate taxation and planning for business owners

Module 9 - Corporate Financial Consulting

- Financial statement analysis
- Working capital management
- Capital budgeting and investment appraisal
- Financing decisions and cost of capital
- Business valuation and restructuring

Module 10 - Ethics, Regulation, and Professional Practice

- Fiduciary duties and client confidentiality
- Regulatory environment and compliance
- Professional communication and client relationship management
- Ethics in financial decision-making