JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

# Cash Discipline for Budget-Holding Managers Training Course

22 – 26 February 2027
Milan

**jupiterprime.uk**

info@jupiterprime.uk

Registered in the United Kingdom and Saudi Arabia

# Cash Discipline for Budget-Holding Managers Training Course

**Ref:** 1475_54740 **Date:** 22 – 26 February 2027 **Location:** Milan **Fees:** 6200 GBP

Cash Discipline for Budget-Holding Managers is a 1-week training course for budget holders and the finance staff who partner them, built around a 13-week cash forecast for a single department or cost centre. Many cash shortfalls start with ordinary operational choices about when to commit spend, raise invoices or approve supplier terms. Jupiter Prime Training designed this course to connect those everyday choices to the organisation's liquidity position.

## Why Cash Discipline for Budget-Holding Managers Matters Now

Three pressures put cash timing on the desk of operational managers rather than leaving it with treasury alone. Higher borrowing costs make idle or trapped balances expensive. Longer and less predictable customer payment behaviour widens the gap between earning revenue and banking it. Finance functions now devolve forecasting to departments, expecting budget holders to explain variances in cash, not only in profit. Poor timing triggers emergency spending freezes. The course rests on the cash conversion cycle and the direct method of cash forecasting.

## Who Gains Most from Cash Discipline for Budget-Holding Managers

- Department and cost-centre heads who approve purchase orders, contracts and recruitment that commit future cash
- Project and contract managers responsible for milestone billing and supplier payment schedules
- Sales and account leads who agree customer terms and influence how quickly invoices are settled
- Finance business partners who consolidate departmental cash inputs and challenge assumptions
- Procurement leads who negotiate supplier terms, deposits and advance payments

Operating units gain most when a budget holder attends with the finance partner who supports that unit, since both sides of the forecast conversation sit in the same room.

## Cash Discipline for Budget-Holding Managers Capabilities

Participants practise reading every departmental decision through its effect on the bank balance, week by week.

- Calculate the cash conversion cycle for a department — prioritising where cash is trapped
- Build a direct-method weekly receipts and payments schedule — informing the finance partner's consolidation
- Weigh supplier terms, deposits and early-payment discounts — guiding procurement approvals
- Apply invoicing and collection triggers to contracts — shortening the wait for customer receipts
- Specify a minimum cash buffer and escalation threshold — protecting the department from sudden freezes
- Communicate forecast-versus-actual cash variances — answering questions from senior finance leaders

## Key Cash Discipline for Budget-Holding Managers Terms

- 13-week cash forecast — a rolling weekly projection of receipts and payments covering roughly one quarter.
- Cash conversion cycle — the number of days between paying suppliers and collecting from customers, combining inventory, receivable and payable days.
- Direct method — a forecasting approach that lists actual expected receipts and payments.
- Commitment timing — the point at which an approval, order or contract creates a future obligation to pay.
- Liquidity buffer — the minimum cash balance a unit agrees to keep available to absorb late receipts or unexpected payments.
- Days sales outstanding DSO — the average number of days customers take to settle invoices after they are issued.

## Cash Discipline for Budget-Holding Managers Day by Day

## Day 1: Why Cash Timing Differs From Profit

- Profit Versus Cash Bridge — Why Profitable Units Still Run Short
- Cash Conversion Cycle Calculation — Locating Trapped Balances in a Department
- Departmental Cash Footprint Mapping — Which Decisions Move the Bank Balance
- Borrowing Cost of Idle Balances — Price of Late Collections
- Budget Holder Cash Responsibilities — Splitting Duties With Central Finance

## Day 2: Controlling Receipts

- Billing Milestone Design in Project Contracts — Earlier Invoice Triggers
- Customer Terms Negotiation — Balancing Sales Growth Against Collection Speed
- DSO Tracking and Aged Debtor Reports — Prioritising Collection Calls
- Invoice Dispute Root Causes — Reducing Rejected Bills in Services and Construction
- Credit Limit Requests — When to Escalate Customer Exposure

## Day 3: Controlling Payments and Commitments

- Commitment Timing Register — Seeing Future Payments Before Approval
- Supplier Terms and Early-Payment Discounts — Whether Paying Sooner Pays Off
- Deposits and Advance Payments — Limiting Cash Out Before Delivery
- Recruitment and Capital Spend Phasing — Spreading Large Outflows
- Payment Run Scheduling — Aligning Outflows With Expected Receipts

## Day 4: Forecasting and Buffers

- Direct-Method Weekly Forecast Structure — Receipts, Payments and Closing Balance
- Assumption Logs for Each Forecast Line — Defending Numbers to Finance
- Minimum Cash Buffer Setting — Headroom for Late Receipts
- Scenario Testing for Delayed Customers — Impact on Weekly Headroom
- Forecast-Versus-Actual Variance Reporting — Explaining Gaps to Senior Leaders

## Day 5: Practising the 13-Week Cash Forecast

- Receipt Schedule Build — Applying Billing Triggers and DSO Patterns
- Payment Schedule Build — Applying the Commitment Timing Register
- Buffer and Escalation Thresholds — Applying Headroom Rules to the Forecast
- Peer Challenge Session — Testing Assumptions With Finance Partners
- Completed 13-Week Cash Forecast — Departmental Version Ready for Consolidation

## Applying Cash Discipline for Budget-Holding Managers After the Course

- Introduce a commitment timing register for the department so every approval above an agreed threshold shows its payment week.
- Hold a weekly fifteen-minute forecast-versus-actual check with the finance partner, rolling the forecast forward one week each time.

## Cash Discipline for Budget-Holding Managers Questions FAQ

### What is cash discipline for budget-holding managers, and why does it matter now?

It is the habit of judging departmental decisions by when they move cash, not only by their budget effect. It matters now because borrowing is costlier and finance functions expect departments to forecast and explain their own cash.

### Which roles gain most from cash discipline for budget-holding managers?

Budget holders who approve spend, contracts or customer terms gain most, along with the finance partners who support them. You benefit most if your approvals create large payments.

## How does cash discipline for budget-holding managers differ from a treasury course?

It works from the department outwards rather than from the central treasury desk. It focuses on approvals and billing choices budget holders control.

## What do you bring back from cash discipline for budget-holding managers training?

You bring back a departmental 13-week cash forecast with documented assumptions. You also return with a commitment timing register, buffer thresholds and a variance routine to use with your finance partner.

## Cash Discipline for Budget-Holding Managers: The Way Forward

The 13-week cash forecast first informs which upcoming commitments can proceed as planned and which should be phased. Budget holders use it in monthly reviews, while finance partners feed it into the consolidated liquidity view. After the first quarter, the perspective worth revisiting is the buffer level, because actual collection patterns usually reveal whether the original headroom was too cautious or too thin.