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COURSE BROCHURE

Family Business Finance and Succession Funding Training Course

18 – 22 January 2027
Rome

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Registered in the United Kingdom and Saudi Arabia

Family Business Finance and Succession Funding Training Course

Ref: 2441_92203 **Date:** 18 – 22 January 2027 **Location:** Rome **Fees:** 6200 GBP

Family Business Finance and Succession Funding is a 1-week training course for family business owners, finance managers and successors who decide how a private firm raises money, rewards its shareholders and passes ownership on, and it builds a family firm capital and succession funding plan. Generational transfer, growing families and tighter lending terms now test whether owner capital can stay patient. Jupiter Prime Training offers this course on family business finance.

Why Family Business Finance Matters Now

Three pressures shape family business finance today: a large wave of ownership transfer as founders step back, wider shareholder groups whose cousins and in-laws expect income, and lenders who price credit on transparency rather than family reputation. Clear payout rules, sensible debt capacity and a funded buy-out route protect control; open questions invite disputes and forced sales. The course rests on established corporate finance thinking: cost of capital, free cash flow, capital structure trade-offs and shareholder agreement practice.

Who Gains Most from Family Business Finance

- Owners and chairs who set the balance between family income and reinvestment in the firm
- Finance managers who prepare funding options, cash forecasts and lender packs for the family
- Successors preparing to buy, inherit or manage a stake and to lead capital decisions
- Family council members who draft dividend rules and exit terms for relatives
- Trusted advisers who structure share transfers, holding vehicles and buy-back arrangements

Family firms gain most when an owner, the finance lead and at least one successor attend together, sharing one vocabulary for payout, borrowing and transfer choices.

Family Business Finance Capabilities

Participants leave able to price patient family capital, set payout rules relatives accept and fund a change of ownership without starving the operating company.

- Assess debt capacity from free cash flow and covenant headroom — the borrowing limit the family board approves
- Design a dividend and reinvestment rule linked to cash generation — expectations of active and passive shareholders
- Weigh family equity, bank debt, minority investors and vendor finance — the funding mix for the next growth step
- Calculate a fair share value for internal transfers — successors, departing relatives and the family council
- Build a buy-out and liquidity reserve schedule — the timing of ownership succession
- Communicate funding and payout choices in a shareholder letter — trust across generations of owners

Key Family Business Finance Terms

- Patient capital — Owner money willing to wait longer for returns in exchange for control and continuity.
- Payout ratio — The share of annual profit paid to shareholders as dividends rather than retained for reinvestment in the firm.
- Debt capacity — The level of borrowing the firm's cash flow can service while keeping lender covenants and a safety margin.
- Shareholder agreement — A contract among owners setting share transfer rules, valuation method, pre-emption rights and dispute resolution.
- Vendor finance — Payment for shares spread over time by the seller instead of paid upfront.
- Liquidity event — A planned point where some owners can sell shares for cash.

Family Business Finance Day by Day

Day 1: Owner Capital and the Family Context

- Family Ownership Map — Who Holds Shares, Votes and Income Rights
- Patient Capital Cost — Hurdle Rate Expected by Family Shareholders
- Free Cash Flow Bridge — Cash Truly Available for Owners and Growth
- Three-Circle Family, Ownership and Business View — Conflicting Claims on Cash
- Generational Horizon Timeline — When Founders Step Back and Heirs Enter

Day 2: Funding Choices for Private Firms

- Debt Capacity Test — Safe Borrowing Limit for the Family Board
- Asset-Backed and Revolving Facilities — Matching Loans to Working Capital Swings
- Minority Investor Terms — Trading Control Rights for Growth Equity
- Lender Information Pack — Transparency That Lowers the Price of Credit
- Capital Structure Trade-Off Grid — Control, Risk and Cost Weighed Together

Day 3: Dividend and Reinvestment Policy

- Payout Ratio Rule — Linking Family Income to Cash Generation
- Reinvestment Hurdle Screen — Which Projects Earn Retained Profit
- Active and Passive Shareholder Split — Pay, Dividends and Fairness
- Special Dividend and Buy-Back Triggers — Returning Surplus Cash Without Disputes
- Shareholder Letter — Explaining Payout Decisions to Relatives

Day 4: Ownership Succession and Share Transfers

- Internal Share Valuation Formula — Fair Price Between Relatives
- Shareholder Agreement Clauses — Pre-Emption, Drag-Along and Deadlock Rules
- Holding Company Structure — Pooling Family Stakes for Stable Control
- Vendor Finance Schedule — Spreading Payment to a Retiring Owner
- Successor Readiness Review — Who Leads Capital Decisions Next

Day 5: Practising the Family Firm Capital and Succession Funding Plan

- Funding Mix Case — Applying the Debt Capacity Test to a Growth Step
- Payout Stress Scenario — Testing the Dividend Rule in a Weak Year
- Buy-Out Simulation — Valuing and Funding a Relative's Exit
- Liquidity Reserve Schedule — Cash Set Aside for Future Transfers
- Family Firm Capital and Succession Funding Plan — Board-Ready Final Version

Applying Family Business Finance After the Course

- Run the debt capacity test on current accounts and present the safe borrowing limit to the family board.
- Draft a payout ratio rule and shareholder letter, then test both with the family council before the next dividend.

Family Business Finance Questions FAQ

What is family business finance and why does it matter now?

Family business finance is the set of funding, payout and ownership transfer decisions made where owners are also relatives. It matters now because many founders are handing over control while shareholder groups widen.

Which roles gain most from family business finance training?

Owners, finance managers and successors gain most. Owners set limits, finance managers model options and successors learn how their stake is valued.

How does family business finance differ from a general corporate finance course?

Family business finance focuses on owners who are relatives. A general corporate finance course assumes dispersed investors and market pricing.

What do you bring back from family business finance training?

You bring back a capital and succession funding plan for your own firm. It sets a borrowing limit, a dividend rule, a share valuation method and a funded transfer schedule.

Family Business Finance: The Way Forward

The family firm capital and succession funding plan first informs the payout decision at the next annual dividend round. Owners, the finance lead and successors use it to judge borrowing, distributions and share transfers against one set of numbers. Revisit its valuation formula and liquidity reserve after the first internal share sale.