



Financial Discipline

Personal and Professional

Understanding the Discipline ??

- Refers some of best practice of attitude/knowledge, belief/values, and skill those can be used by individual very systematic, orderly, and safely for personal, profession or institutional purpose.
- It must be “Self-Control” practice and persistence.

“Cut your Coat According to your Cloth”

**Financial Discipline
Personal ??**

**Strengthen your Control and
Surveillance on Expenditure pattern**

- Why the Expenditure
- How the money come
- Where it will spend
- Value Adding ???

Think about your Source of Money

- Think about Different Loan and your Burden
- Have you need a Credit Card or When?
- Carry Less Cash in your Pocket.



Financial Discipline In Profession ??

Integrated Personal Financial Discipline with Organizational Financial Management Strategy

Operational Discipline/Management

- Budget and financial allocation.
- Cash Flow Plan/Management.
- Policy and procedures for financial activities perform.
- Proper Documentation.
- Financial Reporting system.
- Budget Variance and Revisioning etc.



**Integrate Personal Financial Discipline with
Organizational Financial Management Strategy**

**Financial Discipline
In Profession ??**

Strategic Financial Discipline/Management

- Financial Goal & Target
- Funding or Source of Finance or Capital
- Investment Planning
- Cash Flow Strategy/Management
- Risk Assessment and Risk Managing
- Growth/ Profit/Surplus Plan etc.



Thank You