Unitar Online Catalogue

UNITAR RISE-LAB 2026 South Sudan Phase Two: (Webinar 4) Finance Masterclass

Prosperity

截止日期 : 22 Jun 2026

种类 :	Webinar
位置 :	Web-based
日期 :	30 十月 2026
期限 :	2 Hours
项目领域 :	Entrepreneurship
网址 :	https://unitar.org/sustainable-development-goals/prosperity/our-portfolio/entrp...
价格 :	US$0.00
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背景信息

The “Finance Masterclass: Simple Money Skills to Launch and Manage Your Business” provided entrepreneurs with accessible financial tools for pricing, planning and controlling business operations. Presented by Ali Sidki on 30 October 2026, the session focused on financial decisions that small businesses must make even when they have limited records, changing prices or little

working capital.

The session addressed seven related topics: understanding business costs, calculating what each sale contributes, setting prices, identifying break-even sales, monitoring cash flow, keeping simple financial records and choosing practical actions for the next 30 days. Its central message was that entrepreneurs need to know both whether their activities are profitable and whether they have enough cash to keep operating.

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The masterclass aimed to build participants' confidence in using basic financial information to make business decisions. It introduced cost classification and unit-level calculations so that entrepreneurs could recognise hidden expenses, assess the contribution of each sale and set prices that cover costs while reflecting the market and customer value.

It also aimed to improve financial resilience by helping participants calculate a break-even target, estimate a margin of safety, forecast cash needs, maintain a cash buffer and separate business funds from personal spending. A final objective was to encourage consistent record-keeping and translate the lessons into a short, achievable 30-day action plan.

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By the end of the masterclass, participants were expected to be able to:

- Distinguish fixed, variable and semi-variable business costs and identify examples relevant to their own products or services.
- Calculate the contribution from each sale after direct costs and recognise that this amount must also cover fixed costs.
- Compare cost-plus, competitive and value-based approaches and adjust prices when replacement costs increase.
- Estimate the monthly number of sales required to break even and interpret the business's margin of safety.
- Explain the difference between profit and cash flow and construct a simple three-month cash forecast.
- Maintain basic sales, expense and stock records while monitoring cash balances and customer payments.

- Select three realistic financial-management actions to implement during the next 30 days.

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The session opened by asking participants to identify business expenses. It distinguished fixed costs, such as rent and salaries, from variable costs, such as raw materials and packaging, and semi-variable costs that increase in steps as a business grows. A chat activity asked participants to classify the costs they had identified. The presenter stressed that understanding cost behaviour is essential for pricing and planning ahead.

The next section introduced unit economics. A food-sales example showed a selling price of 15, direct costs of 6 and a remaining contribution of 9 per plate. Participants were reminded that the amount remaining after direct costs is not yet take-home profit because it must first pay for fixed expenses. They were invited to estimate the selling price, direct cost and contribution for a product or service of their own.

Pricing was then discussed through cost-plus, competitor-based and value-based methods. The presentation stressed the importance of accounting for materials, packaging, transport, waste and the entrepreneur’s time. It also addressed inflation and replacement costs, explaining why stock should be priced with future replenishment costs in mind rather than only its historical purchase price. Reviewing prices in small steps and considering product sizes or bundles were suggested as practical responses to rising costs.

The break-even section translated unit contribution into a monthly sales target. The illustrative calculation divided monthly fixed costs of 1,500 by a contribution of 9 per plate, producing a break-even level of approximately 167 plates. Another example showed that selling 220 plates against a 167-plate break-even level creates a safety margin of approximately 24 percent. These calculations connected daily sales activity with financial stability.

The cash-flow section explained why a business can appear profitable while lacking the cash needed for ingredients, stock, payroll or other immediate obligations. A three-month forecast demonstrated the formula: starting cash plus cash received minus cash paid equals ending cash. Participants were encouraged to anticipate cash shortages, request customer deposits, set payment terms, follow up unpaid invoices, negotiate with suppliers and gradually build a cash

buffer from one month toward three months of fixed costs.

The final instructional section addressed clean financial records. It recommended keeping business and personal money separate, using a simple daily log of income and expenditure, saving receipts and checking stock and losses regularly. Four weekly numbers were highlighted: sales, profit margin, available cash and money owed by customers. The presentation closed with five common financial mistakes to avoid and a 30-day action planning exercise.

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The masterclass used short explanations, worked numerical examples, visual comparisons, simple formulas and repeated chat exercises. Participants were asked to list and label costs, calculate approximate contribution per unit for their own product or service and connect examples of pricing, break-even and cash flow to practical business decisions.

The final interactive activity asked participants to choose three actions for the next 30 days and share them in the chat. Options included classifying costs, calculating contribution or break-even, reviewing prices, preparing a three-month cash-flow plan, separating business funds and starting a daily financial log. A concluding questions segment allowed participants to seek clarification.

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Participants in UNITAR RISE-LAB 2026, including aspiring entrepreneurs, early-stage business owners and small enterprise operators in Sudan and South Sudan who need simple, low-cost methods for managing expenses, prices, sales, cash and financial records.

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The masterclass was presented by Ali Sidki, whose credentials were listed as M.Sc. Mgmt, PMP and eMBA. The presentation is dated 30 October 2026. Its examples were simple and adaptable to different businesses, including food products, agricultural goods and services.

Although the example slides refer to “profit per unit,” the amount calculated after variable or direct costs is used as a contribution toward fixed costs before net profit. The material is particularly relevant to entrepreneurs operating in environments where supplier prices and payment timing can change quickly.