
Financial Crisis Response for CFOs: Cash, Creditors and Recovery Training Course

31 January – 4 February 2027
Cairo





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Programme Summary

Financial crisis response is the subject of this one-week training course for senior finance leaders at strategic level, culminating in a financial crisis response plan built on a 13-week cash forecast for one organisation. Distress rarely arrives without warning, yet decisions on cash, creditors and restructuring are often taken late and under pressure. The approach moves from early warning signals, through liquidity control and going concern judgement, to lender negotiation and restructuring options. Mars Training Centre UK delivers this programme in financial crisis response for finance leaders.

The Business Case

When cash tightens, finance leaders are asked to decide quickly with incomplete information, while lenders, suppliers, employees and boards read every signal they send. Weak forecasting and late escalation narrow the options available, and a recoverable position can become an insolvent one. Structured liquidity management and disciplined evidence give leaders more time and more credible choices.

- Cash Visibility: Improves as a weekly forecast replaces fragmented balance and ledger reports.
- Funding Flexibility: Widens when lenders are engaged early with a credible plan and reliable data.
- Decision Quality: Rises as options are tested against scenarios and recorded in board papers.

Principles and Evidence Base

- 13-Week Cash Flow Forecasting: This is the working control used in distress, and Sessions 2 and 5 apply it to receipts, payments and funding gaps.
- IAS 1 Going Concern Assessment: Its requirements for management judgement frame the evidence reviewed in Session 3.
- IFRS 7 Liquidity Risk Disclosure: Its maturity analysis of financial liabilities guides the liquidity reporting built in Session 2.
- Covenant Headroom Analysis: This technique tests how far performance can fall before lender conditions are breached, and it anchors Sessions 1 and 4.

Intended Participants

- Leaders accountable for the financial health and funding of an organisation.
- Executives who must brief boards, lenders and owners during a period of financial stress.
- Heads of treasury responsible for cash, banking relationships and short-term funding.
- Senior managers who direct cost, capital and restructuring decisions under time pressure.

The programme serves finance, treasury, strategy and general management functions in manufacturing, services, retail and public enterprises.



Learning Outcomes

1. Participants will be able to diagnose early signs of financial distress from cash, covenant and working capital data.
2. Participants will be able to construct a 13-week cash flow forecast and rank payments by consequence.
3. Participants will be able to evaluate going concern evidence and the scenarios that support it.
4. Participants will be able to prioritise restructuring and funding options against cost, speed and stakeholder impact.
5. Participants will be able to justify negotiating positions for lenders and creditors with supporting analysis.
6. Participants will be able to present a recovery plan and decision paper that a board can approve.

Programme Structure

Day 1: Early Warning and Financial Distress Diagnosis

How early can distress be detected, and how serious is it?

- Distress Indicator Dashboard
- Covenant Headroom Analysis
- Supplier Terms and Working Capital Stress Signals
- Margin and Cost Base Deterioration Review
- Crisis Escalation Triggers and Ownership

Day 2: Liquidity and Cash Control

Will the organisation hold enough cash to operate for the next 13 weeks?

- 13-Week Cash Flow Forecast Construction
- Receipts Acceleration and Payment Prioritisation
- Short-Term Funding Sources and Their Cost
- IFRS 7 Liquidity Reporting
- Daily Cash Governance and Reporting Cadence

Day 3: Going Concern and Decision Support

What do the numbers allow leaders to decide, and on what evidence?

- IAS 1 Going Concern Assessment
- Scenario and Sensitivity Analysis Under Stress
- Decision Trees for Cost, Capital and Asset Choices
- Cognitive Bias in Crisis Decisions
- Board Decision Paper Standards



Day 4: Creditors, Lenders and Restructuring

Which stakeholders must agree, and what will they accept?

- Creditor and Lender Mapping
- Covenant Waiver and Standstill Negotiation
- Debt Restructuring Options Appraisal
- Asset Sale and Equity Injection Alternatives
- Stakeholder Communication Plan for Distress

Day 5: Applying Financial Crisis Response to an Organisation

Is the recovery plan ready for the board and the lenders?

- Applying Day 1 Indicators to the Chosen Organisation
- Stress Testing the Day 2 Forecast
- Assembling Day 3 Going Concern Evidence
- Setting Day 4 Negotiation Positions
- Completing the Financial Crisis Response Plan

Methodology

The programme is built around case analysis and structured exercises. Participants work on anonymised distress cases from manufacturing, retail and services, build forecasts from sample ledger data and rehearse lender negotiation with peers acting as creditors. Discussion centres on the judgement calls finance leaders face when information is incomplete.

- Suggested activity: Building a 13-week cash flow forecast from a sample set of ledgers.
- Suggested activity: Rehearsing a covenant waiver request with peers acting as lenders.
- Suggested activity: Presenting a recovery plan to a simulated board.

Capstone Output

Each participant completes a financial crisis response plan for one organisation. It contains a distress diagnosis, a 13-week cash flow forecast, a going concern evidence file, a ranked list of funding and restructuring options and a stakeholder negotiation plan. It is used to brief a board, open a conversation with lenders and set the first ninety days of recovery work.



Frequently Asked Questions

Is financial crisis response training suitable for finance leaders who have not managed a distress case?

Yes. It is set at strategic level for leaders who direct finance and treasury, and assumes sound knowledge of financial statements rather than prior restructuring experience.

Which standards and methods does the financial crisis response programme rest on?

It rests on 13-week cash flow forecasting, the IAS 1 going concern assessment, IFRS 7 liquidity risk disclosure and covenant headroom analysis, applied to cases rather than recited.

How is the financial crisis response plan used at work?

You take it back to brief your board, open talks with lenders and set priorities for cash, creditors and recovery in the first weeks of a distress period.

How does financial crisis response differ from a programme on general risk management?

Financial crisis response concentrates on cash, creditors and decisions once distress is present, while general risk management focuses on identifying and controlling risks before they materialise.