Certificate in Liquidity and Fund Management for SMEs

Certificate Description

In today's volatile economic landscape, small and mid-size enterprises (SMEs) face increasing pressure to maintain liquidity, manage cash effectively, and make informed financial decisions amid uncertainty. This certificate program is specifically designed for CPAs and finance leaders responsible for cash management, treasury functions, and liquidity strategy within SMEs — particularly those navigating trade disruptions, rising interest rates, and constrained capital environments.

Through a highly practical, hands-on approach, this program equips participants with the tools, frameworks, and real-world strategies needed to confidently manage cash flow and liquidity during periods of instability. Participants will learn how to move beyond reactive cash management toward a more proactive, strategic treasury function that supports both short-term survival and long-term growth.

The program emphasizes real-world application, recognizing the realities of SMEs: limited resources, imperfect data, and rapidly changing conditions. Learners will develop dynamic cash flow forecasting models, strengthen working capital efficiency, and implement risk management practices tailored to fast-moving business environments.

10 PD Hours

LIQUIDITY AND FUND MANAGEMENT FOR SMEs
CERTIFICATE PROGRAM
CPA ONTARIO

Topics Covered

Navigating Economic Uncertainty: A Canadian SME Survival Playbook

- How to adapt to rapid shifts in financing costs and capital availability
- Tariffs, Trade, and Global Shocks: What Canadian SMEs Should Know
- SME Growth in a VUCA World - Importance of linking forecasts to strategy: capital allocation, project timing, and ROI

Cash Flow Forecasting & Liquidity Planning for SMEs

- 13-week forecasting
- Scenario modeling
- Early stress indicators
- Constraints:
  - Overreliance on limited and historical data
  - Inaccurate / manual data reconciliation
  - Importance of functional area data
  - Stale data / data maintenance
  - Modeling unforeseen circumstances

Optimizing Operating Cash & Working Capital

- Speeding collections
- Monetizing assets and receivables, Managing payables
- Cash cycle metrics
- Case: runway extension

Managing FX, Interest Rate, and Liquidity Risks

- Banking relationships
- Treasury software and APIs
- FX, Rates and multi-entity cash
- Platform demo

Resilience Planning & Strategic Treasury

- Contingency planning
- Managing delays and crises
- Controls and governance
- Integrated Financial Planning

Capstone Activity: Build Your Treasury Playbook

Participants will complete a 1-page customized liquidity strategy for their company, applying tools and tactics learned across all sessions which must address real issues within their company and be implementable. The expectation is the practical capstone generates actual cost avoidance, cost savings, reduce financial risks, or increase revenues.

Who will Benefit?

CPAs leading cash management and liquidity for small and mid-size businesses, especially in times of trade disruptions and economic uncertainty.

Class Schedule

Class 1 | September 15, 2026
9:00 AM – 1:00 PM EDT

Class 2 | September 22, 2026
9:00 AM – 1:00 PM EDT

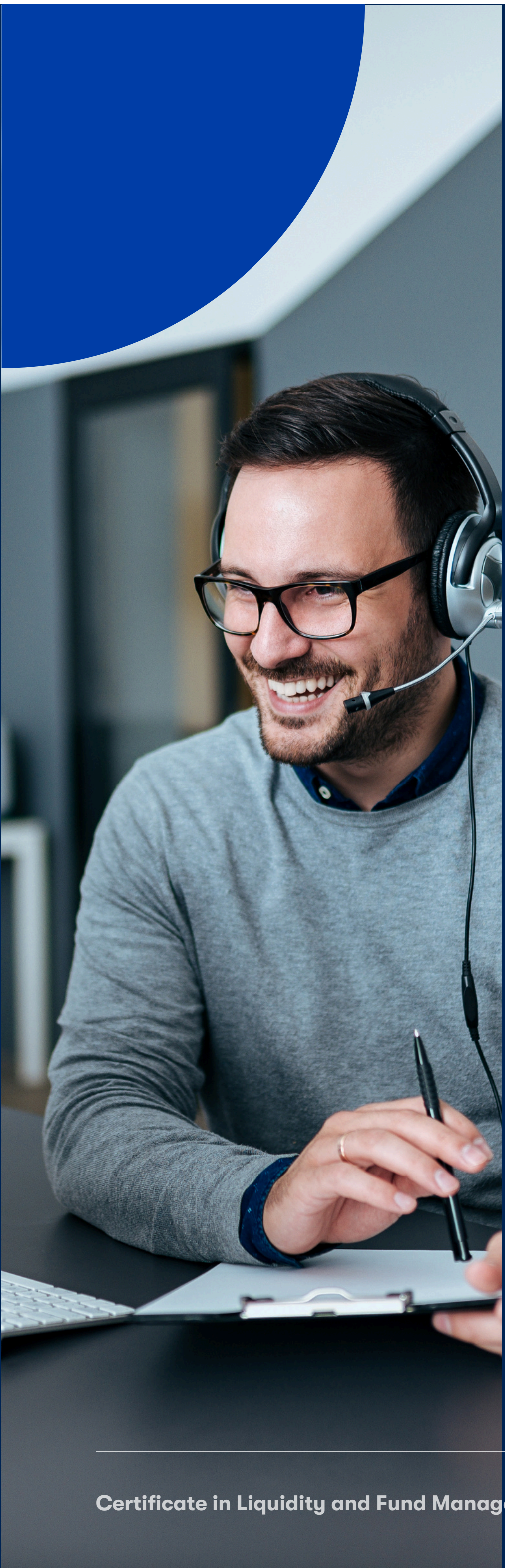
Class 3 | September 29, 2026
9:00 AM – 11:00 AM EDT

You must attend at least 2 live sessions to earn your PD hours and Digital Badge.

Key Takeaways

Upon completion of this bundle, you will:

- Understand the role of treasury in entrepreneurial finance.
- Develop accurate, dynamic cash flow forecasts.
- Optimize operating cash and manage funding constraints.
- Select tools, platforms, and structures to improve visibility.
- Strengthen governance and contingency planning.



Meet Your Instructors

Duane, is the founder of InvestMint, a fintech startup that's helping small and medium businesses take control of their cash and treasury management. With its Hybrid-AI platform, InvestMint gives founders and business owners tailored, independent advice to manage cash, reduce risk, secure financing, and plan for the future — all designed for the decision-making realities entrepreneurs face every day. Prior to launching InvestMint, Duane held senior roles in Wealth Management and Capital Markets at BMO, where he worked on strategy and new revenue generation. Earlier, he spent years as an investment banker and innovator at Desjardins Capital Markets and in derivative structuring at RBC Capital Markets. He also co-founded a publicly traded, healthcare-focused merchant bank, and has advised leading banks and investors throughout his career. Duane earned an Honours degree from Huron University College and an MBA from the Ivey School of Business, both at Western University. When he's not working, you'll find him reading, skiing, doing yoga and Pilates, or hanging out with his two kids.

Mike Fisher retired in October 2020 as Head of Global FICC Trading, after 30 years of service at Bank of Montreal. In his last role, Mike supervised trading operations on four continents. Products traded included a full suite of Fixed Income, Foreign Exchange and Commodities, including Cash and Derivatives. Mike is best known for his years leading the Canadian Interest Rate swap book. Since retirement, he has served as a trustee to the Sir Royalty Income Fund (SRV.UN on the TSX) as a mentor to hedge fund traders at Social Capital as well as a strategic advisor to Midnight Insights. Mike has a BBA from Bishop's University and an MBA from McGill University. He is an avid golfer, guitar player, traveler and father of three.

Have Questions? Speak to an Advisor.

To speak to one of our advisors, please fill out this form.