



ASSESSING THE FINANCIAL MANAGEMENT PRACTICES ON THE PROFITABILITY IN SMALL BUSINESSES IN TUY, BATANGAS

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ABSTRACT

This study evaluated the impact of financial management strategies on Tuy, Batangas small business profitability. Its main objective is to evaluate small firms' financial management. Thirty (30) owners participated in this study, with the sample size determined using the Cronbach technique. To do this, the study employed purposive sampling. In order to gather important information about the respondents' profile, including their age, sex, and highest level of education, the researcher conducted a survey that was specifically designed to gather data on their profitability in terms of budgeting, cash flow management, and debt management. According to the study findings, the majority of respondents are members of a female college graduate between the ages of 18 and 24.

According to the respondents, owners budgeting, cash flow, and debt management practices have an effect on how profitable financial management is evaluated. There was no significant difference on the assessment of the respondents in the status of equal employment opportunity when profile was considered.

In the study, financial management is the process of efficiently managing financial resources to guarantee profitability, growth, and sustainability. Financial discipline is crucial since small enterprises typically have less capital than major corporations. Small business

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owners must also carefully manage their debt, striking a balance between using credit or loans and making on-time repayments to prevent financial burden. Since cutting back on wasteful spending can directly increase profitability, cost control is another crucial component. Maintaining accurate records makes it easier to monitor financial performance, make decisions, and guarantee tax compliance.

Keywords: *profitability, budgeting, cash flow management, debt management*



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