Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Corporate Financial Education, Executive Mentoring, and Knowledge Dissemination Management: Leadership Training for Strengthening the Entrepreneurial Ecosystem

Corporate Financial Education, Executive Mentorship, and Knowledge Dissemination: Leadership Development for Strengthening the Entrepreneurial Ecosystem

Mônica Oliveira Cunha Bezerra is a

Business Administrator with over 20 years of experience, specializing in financial planning, governance of franchised retail networks, structuring administrative processes, and corporate investments in Brazil and the United States.

Summary

This article investigates the role of business financial education, executive mentoring, and the transfer of management methodologies in the development of administrative skills in Small and Medium Enterprises (SMEs). Based on a theoretical analysis of the processes of converting tacit knowledge into explicit knowledge, the study analyzes how the production of educational materials, practical guides, and executive training programs increases the organizational maturity of entrepreneurs and their teams. The work examines the impacts of training in cash flow management, budgeting, and strategic planning on preventing operational failures and strengthening the sustainable competitiveness of companies in the contemporary market.
Keywords: Business financial education. Executive mentoring. Knowledge transfer. Management training. SME sustainability.

Abstract

This article investigates the role of corporate financial education, executive mentorship, and management methodology transfer in developing administrative competencies within Small and Medium Enterprises (SMEs). Drawing upon the theoretical analysis of tacit-to-explicit knowledge conversion processes, the study examines how the production of educational materials, practical guides, and executive training programs elevates organizational maturity among entrepreneurs and their teams. The paper analyzes the impact of training in cash flow management, budgeting, and strategic planning on preventing operational failures and strengthening the sustainable competitiveness of businesses in the contemporary market.
Keywords: Corporate financial education. Executive mentoring. Knowledge transfer. Managerial training. SME sustainability.

Introduction

Strengthening the contemporary entrepreneurial ecosystem depends directly on raising the level of

The level of administrative maturity of managers and owners of small and medium-sized enterprises.

According to Kirzner's (1973) theory, innovation and economic development are driven by

The ability of entrepreneurs to identify market opportunities is crucial. However, the

The survival and growth of new businesses face severe barriers when intuition...

Commercial experience is not accompanied by formal technical knowledge in corporate finance.

Strategic planning and team management.

The absence of business financial education in the structuring stages of SMEs is highlighted by

Specialized literature identifies this as one of the main factors contributing to early failures.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS - Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Entrepreneurs often confuse sales revenue with personal income.
They neglect the control of fixed and variable costs and are unaware of essential analytical tools.
Budgetary feasibility. The inability to interpret basic financial statements.
It compromises managerial decision-making and leaves the company vulnerable to shocks and crises.
Cash flow liquidity.
This article proposes a reflection on the pedagogical and economic impact of the dissemination of
administrative knowledge through executive mentoring programs, training of
leadership and development of practical educational materials. Anchored in the theories of
In organizational learning and knowledge management, the study demonstrates that the conversion of
Accumulated practical experience in standardized teaching methodologies is a highly effective strategy.
Effective for empowering entrepreneurs, professionalizing corporate teams, and promoting sustainability.
economic factors for new ventures in the market.

Methodology

This study adopts a qualitative and descriptive methodological approach, based on theoretical analysis and
documentation of executive training programs, development of instructional content and
Business mentoring methodologies. The research is based on a literature review of works.
renowned academics who address organizational learning, corporate pedagogy, and finance.
managerial and knowledge management, such as those developed by Argyris (1999), Davenport and Prusak
(1998) and Knowles, Holton and Swanson (2015).
The analysis examines the processes of structuring courses, workshops, and practical application guides.
(Checklists) and diagnostic tools created to enhance the managerial competence of small businesses.
Business owners. Effectiveness metrics in corporate training are evaluated, addressing the absorption of
concepts such as cash flow management, preparation of operating budgets, definition of
Key performance indicators (KPIs) and brand expansion planning.
Analytical triangulation contrasts the challenges faced by SMEs in their daily operations with...
solutions offered by structured mentoring and *know-how transfer programs.* This
The methodological approach allows for the scientific substantiation of the thesis that the democratization of
Management knowledge acts as a preventive tool for asset protection and...
regional socioeconomic development.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS - Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Chapter 1: The Role of Business Financial Education in Managerial Decision-Making

Corporate financial education differs from personal financial education by focusing on management.
of the resources and obligations of the legal entity in the business environment. As Ross warns,
Westerfield and Jaffe (2015), lack of mastery over fundamental accounting concepts
Poor management prevents the business owner from understanding the true state of their organization's financial health.
Training managers and teams in the concepts of cash flow, contribution margin, and point of sale.
Operational balance is the first step towards the professionalization of any business.
Cash management education should enable managers to rigorously differentiate between the cash flow regime and...
Accrual accounting. Entrepreneurs without adequate financial training tend to...
Consider outstanding revenues as available funds, making investments.
reckless or premature profit distributions. Financial education teaches how to plan for
Planning inflows and outflows of resources in advance, anticipating periods of financial drought and maintaining the
Ideal levels of working capital required for the company's daily operation.
The interpretation and analysis of financial statements, such as the Income Statement.
The Income Statement (DRE) and the Balance Sheet transform raw numerical data into diagnoses.
Actionable factors. Understanding the incidence of variable costs on net revenue and the impact of
Including fixed occupancy and payroll costs within the EBITDA margin allows the business owner to...
Surgical cuts in expenses and renegotiating unbalanced contracts without compromising quality.
of the products or services offered to customers.
Furthermore, business financial education addresses tax planning and compliance.
as elements of competitiveness. Basic knowledge of tax legislation and the correct
Proper tax classification prevents the undue payment of taxes and the incurrence of tax liabilities.
which could jeopardize the business in the future. Raising awareness about the importance of reconciliation.
Daily banking and accounts payable and receivable auditing establishes a culture of ethical rigor and
Transparency in the use of corporate resources.
It can be concluded that corporate financial education is the cornerstone of any strategy.
Sustainable growth. By empowering entrepreneurs and their teams in interpreting reports.
Through financial analysis and the use of scientific budgeting tools, a management system is built.
conscious and analytical, capable of making structured decisions that protect the company's assets and
They guarantee your profitability in the long term.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS - Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Chapter 2: Executive Mentoring, Leadership Development, and Learning Organizational

Executive mentoring establishes a learning channel focused on development.
Essential behavioral and strategic skills for exercising leadership.
business. According to Clutterbuck (2014), the mentoring process in the corporate environment
It provides accelerated professional development through structured exchange of
Experiences and reflections on real-world management cases. Mentoring acts as a catalyst, offering
To provide the mentee with an external and neutral perspective on the operational and strategic challenges of their business.
The role of an executive mentor is to guide the entrepreneur in strengthening key competencies.
such as delegation skills, time management, decision-making under pressure, and intelligence.
Emotional isolation is common in small and medium-sized businesses.
A decision-maker, without peers in the organization to discuss strategies and uncertainties with. Mentoring offers
a safe space for analyzing management dilemmas, evaluating investment opportunities and
Planning for leadership or corporate transitions.
Leadership development in the corporate environment also includes the training of...
middle managers and team supervisors. As Yukl (2013) points out, effectiveness
Organizational success depends on the leaders' ability to translate the strategic objectives of the board of directors.
Clear and motivating operational goals for the frontline team. Group mentoring programs.
Corporate workshops empower managers in assertive communication and conflict mediation.
Performance evaluation and employee motivation.
Organizational learning, as described by Argyris (1999), requires the creation of a culture.
where learning is continuous and characterized by " *double-loop learning,* " where
Not only are the actions corrected, but the very values and underlying assumptions of the management are also addressed.
questioned. Mentoring encourages the abandonment of obsolete mental models and stimulates a new perspective.
Systemic approach within the company. This approach increases team engagement and accelerates implementation.
improvements in operational processes.
Therefore, executive mentoring and leadership development are strategic investments in
The company's human capital. By enhancing the management skills of owners and managers,
A resilient and adaptable command structure is created, capable of leading the organization with
Security in competitive markets and promoting continuous innovation in operations and services.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Chapter 3: Methodologies for Converting Tacit Knowledge into Explicit Knowledge in Administration

Organizational knowledge management studies the processes of creating, storing, and...
Dissemination of intellectual capital accumulated by companies. According to fundamental analysis.
According to Davenport and Prusak (1998), knowledge in organizations becomes an asset.
highly valuable when it ceases to be the exclusive property of individuals and becomes
Coded and shared throughout the corporate structure. Business sustainability requires it.
To transform intuitions and informal practices into structured systems.
In small and medium-sized enterprises, most of the operational *know-how* resides tacitly in...
The minds of the founders and long-time employees. When these individuals are absent or...
When employees leave the company, critical knowledge about how the business works is lost, generating
Discontinuity in services and rework. The challenge for management is to promote the conversion of this.
Informal knowledge in accessible documentation through standardized registration processes and
training.

The production of teaching materials, planning models, assessment guidelines, and tools.
Digital *checklists* represent the realization of this coding process.
operational guidelines, customer service guides, financial procedures manuals, and spreadsheets.
Standardized budgets allow any qualified employee to perform tasks with the
The same standard of excellence established by leadership ensures the replicability of operations.
The dissemination of codified knowledge must be supported by technological tools.
Information and methodologies for corporate teaching. As Garvin (2000) points out, the construction of
A learning organization requires the company to have clear systems for collecting data.
Interpreting results and transferring knowledge to the entire team. Standardizing the language.
Instructional materials ensure that management concepts are understood uniformly across all...
organizational units.
In short, the systematization and codification of practical knowledge transforms experience.
The conversion of knowledge into an individual's intangible, fixed asset of the company.
Explicit educational and operational methodologies give the organization independence in
in relation to specific individuals, ensuring operational stability and ease of expansion.
through franchises or branches and the perpetuity of the business in the market.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS - Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Chapter 4: Development of Educational Programs and Teaching Materials for Business Training

Creating high-quality business development programs and educational materials requires
The combination of theoretical rigor and practical applicability. According to Knowles, Holton, and Swanson.
(2015), andragogy, the science that studies adult learning, establishes that professionals
They learn more effectively when the content is focused on immediately solving real-world problems.
experiences lived in their daily lives. Educational material aimed at a corporate audience should be...
Designed to be eminently practical and geared towards direct application in business.
The development of practical guides and management methodologies should use straightforward language.
Objective and free of unnecessary academic jargon. The presentation of complex concepts of
Finance and strategic planning should be accompanied by examples of practical retail case studies.
and services, completed spreadsheet templates, and step-by-step implementation guides. The use
The use of visual resources, such as infographics, process flowcharts, and diagnostic tables, facilitates
It facilitates content absorption and speeds up consultation in the workplace.
Structured training programs for SMEs should modularize the content into stages.
Progressive levels of administrative maturity. Initial modules should focus on the basic organization of
Business modules covering cash flow control, account separation, and customer service standardization.
Advanced students can introduce topics such as strategic expansion planning, analysis of
Feasibility for opening branches or franchises, corporate governance, and customer acquisition strategies.
Resources for growth.
Offering this content through hybrid formats, combining in-person *workshops ,*
Remote mentoring and recorded video lessons broaden the reach of business training. Small businesses
Business owners who have limited time to attend traditional courses can consume the
Educational materials at flexible times, applying the tools immediately in their
Companies. Interaction with mentors in live sessions allows for addressing specific questions and adapting strategies.
from generic concepts to the specific characteristics of each commercial sector.
It can be concluded that the development of teaching materials and specialized educational programs is
The most effective way to multiply the impact of management science on society.
Transforming abstract concepts into practical and accessible work tools empowers one.
A new generation of managers governing their businesses with technical rigor, promoting efficiency.
operational efficiency, income generation, and socioeconomic stability in the communities where they operate.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Chapter 5: The Impact of Management Capacity Building on Ecosystem Sustainability Entrepreneur

The professionalization of small and medium-sized enterprises through continuous management training.
It generates economic and social impacts that extend beyond the individual boundaries of each organization.
According to Audretsch and Beckmann (2007), the competitiveness of a region depends on its density.
and the resilience of its entrepreneurial fabric. Companies managed with technical rigor establish relationships
They have more stable commercial relationships with suppliers, strictly adhere to their contracts, and offer...
Higher quality and better-paying jobs for the population.
The reduction in early failure rates of SMEs is the most relevant direct benefit of the training.
in management. The mortality rate of small businesses generates an enormous waste of economic resources.
destruction of family economies and disruption of local services. When entrepreneurs
They are trained in preliminary feasibility analysis, cash flow control, and cost management.
Operational failure rate plummets, preserving investments and maintaining momentum.
active economy in the local ecosystem.

More organized and capable companies have easier access to credit and financing options.
Financing for expansion. Banks and financial institutions assess maturity.
Administrative and accounting transparency of companies before granting loans. A
presentation of well-structured business plans, auditable financial statements and
Realistic cash flow projections reduce the perception of risk by lending institutions, resulting
with lower interest rates and repayment terms more suitable for the company.
Furthermore, management training fosters innovation and sustainability in the business environment.
Skilled businesspeople understand the importance of continuous investment in technology.
Information, process improvement, and corporate social responsibility initiatives. The adoption of good practices.
Governance practices raise the standard of requirements for the entire local market, forcing competition.
to professionalize its operations in order to remain relevant to consumers.
In short, ongoing management training is a strategic investment with a high return for everyone.
The productive ecosystem. The dissemination of financial and administrative knowledge transforms
Transforming intuitive entrepreneurs into analytical managers strengthens the local supply chain and promotes
The sustainable generation of jobs and income, consolidating corporate education as a driving force.
indispensable for sustainable socioeconomic development.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Final Considerations

The research presented in this article shows that management training and financial education...
Business efficiency and the systematic transfer of administrative methodologies are the fundamental pillars.
For the strengthening and longevity of small and medium-sized enterprises. The transition from intuition.
Commercial analytical management is a necessary condition for entrepreneurs
Develop resilient, profitable organizations prepared to face market challenges.
highly competitive.
The study demonstrates that a lack of knowledge in corporate finance and cash flow management is...
The primary cause of liquidity crises and early bankruptcies in the SME environment. Implementation
of corporate financial education programs, focused on the interpretation of management income statements,
Bank reconciliation, scientific pricing, and working capital management provide tools for...
An administrator making strategic decisions based on concrete data, protecting the assets.
of the company against operational setbacks.
Executive mentoring and leadership development are proving to be catalysts.
indispensable in the organizational maturation process. By offering space for reflection.
critique of management routines and empower middle managers in communication and mediation.
In order to address conflicts and performance evaluations, a cohesive and prepared command structure is built.
to lead the company through phases of expansion and restructuring.
The application of knowledge management theories, specifically the conversion process of
Practical knowledge of formal methodologies through the creation of manuals, practical guides and
Digital tools ensure the perpetuity of the company's intellectual capital. The encoding of
Operational *know-how* transforms individual experiences into an intangible asset of the organization.
ensuring standardized service and enabling sustainable growth through branches.
or franchises.
Furthermore, the development of accessible teaching materials and training programs.
It democratizes the reach of management science in society. By translating theoretical concepts
Complexes in work tools immediately applicable to the routine of SMEs, empower a
A more conscious business class, capable of managing costs rigorously and investing in innovation.
services and fulfill their tax and social obligations.
The impact of disseminating management knowledge is reflected in the strengthening of the ecosystem.
Economic as a whole. Small and medium-sized enterprises managed by qualified administrators.
They exhibit lower failure rates and maintain more stable business relationships with suppliers.
and generate higher quality jobs. Reducing SME mortality rates preserves the

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VII, v.2 2026 | Submission: 02/09/2026 | Accepted: 18/09/2026 | Publication: 09/10/2026

Capital invested in society stimulates regional socioeconomic development in a way that...
continuous.

Given the scenario of constant technological transformation and the demands for greater efficiency
Productive, ongoing management training ceases to be an isolated event and becomes a
Permanent culture in organizations. Entrepreneurs who invest in their own financial education.
and their teams acquire the ability to adapt their business models with agility,
Identifying new business opportunities and ensuring their long-term profitability.

It is concluded that the dissemination of corporate financial education and the encouragement of executive mentoring are...
the most efficient and sustainable ways to promote the prosperity of organizations and the
development of society. Administrative knowledge, when systematized and
Shared with technical rigor and professional ethics, it transforms commercial potential into great things.
Companies that generate wealth, jobs, and lasting social well-being.

References

ARGYRIS, C. *On Organizational Learning.* 2nd ed. Cambridge: Blackwell Business, 1999.

AUDRETSCH, DB; BECKMANN, IA *Entrepreneurship and Economic Growth.* 1st ed. Oxford:
Oxford University Press, 2007.

CLUTTERBUCK, D. *Everyone Needs a Mentor: Fostering Talent in Your Organization.* 5. ed.
London: Kogan Page, 2014.

DAVENPORT, T.H.; PRUSAK, L. *Working Knowledge: How Organizations Manage What They
Know.* 1st ed. Boston: Harvard Business School Press, 1998.

GARVIN, DA *Learning in Action: A Guide to Putting the Learning Organization to Work.* 1st ed.
Boston: Harvard Business School Press, 2000.

KIRZNER, IM *Competition and Entrepreneurship.* 1st ed. Chicago: University of Chicago Press,
1973.

KNOWLES, MS; HOLTON, EF; SWANSON, RA *The Adult Learner: The Definitive Classic
in Adult Education and Human Resource Development.* 8th edition. New York: Routledge, 2015.

ROSS, SA; WESTERFIELD, R.W.; JAFFE, J. *Corporate Finance.* 11. ed. New York: McGraw-
Hill, 2015.

YUKL, G. *Leadership in Organizations.* 8. ed. Boston: Pearson, 2013

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.