



Finance, Accounting and Banking

Finance for non-finance Managers

Course Introduction

To succeed at any employment level and position, knowledge of basic financial principles is critical. 'Finance for non-Finance Professionals' transforms financial and accounting concepts into decision-making tools you can use successfully every day. You learn to apply the fundamentals of finance to improve budget management, increase potential profits, and assess the financial performance of business activities.

You will understand the terminology used by accounting and finance staff and will feel more confident when being involved with them or using them. This course will help you do a better job and prepare you for senior management positions where financial awareness is crucial.

Target Audience

- Executives who have strategic financial oversight of their unit or organization
- Finance-related roles
- Accounting-related roles
- Marketing Managers
- Financial managers
- Affiliate marketing leaders
- Career Enhancers
- Digital Innovators
- Business owner / Entrepreneur
- General / Senior Accountant
- Business Project Manager
- Bank Branch Manager
- Structured Finance Senior Relationship Manager
- Finance Transformation Manager
- Risk Manager
- Investment Analyst

Learning Objectives

- Define the four key financial statements: balance sheet, income statement, cash flow, and changes in owner equity as well as key financial terms such as profit, margins, and leverage used in organizations.
- Interpret the financial health and condition of a company, division, or responsibility center and use financial information for management and evaluation.
- Distinguish between accounting and finance and explain the finance role in running businesses.
- Prepare a company's operating budget and relate it to the organization's strategic objectives.
- Apply capital budgeting techniques and cost-volume-profit analysis to enhance decision-making.

Course Outline

• Day 01

The key financial statements

- Understanding the accounting cycle
- The five main accounts in financial statements
- Income statement
- Accrual basis versus cash basis
- Balance sheet
- The balanced status
- Statement of owners' equity
- Statement of cash flows
- Wrapping-up: the cycle of financial statements
- External and internal auditors' responsibilities

• Day 02

Analysis of financial statements

- Why are ratios useful?

- Horizontal and trend analysis
- Vertical analysis: common-size statement
- Common size financial statements
- Building blocks analysis and reading through the numbers:
- Liquidity ratios: ability to settle short-term dues
- Solvency ratios: ability to settle long-term dues
- Activity ratios: ability to manage assets efficiently
- Profitability ratios
- Limitations of financial ratio analysis

• Day 03

Working capital management

- Definition of working capital and working capital management
- Working capital management strategies for current assets
- Balancing profitability and liquidity
- Working capital management strategies for current liabilities
- Trade-off between profitability and certainty

Recap: Concept of financial management

- Accounting versus finance: rules and responsibilities
- Three pillars of finance
- Financing decisions
- Investing decisions
- Operating decisions

• Day 04

Breakeven analysis and decision making

- Defining fixed costs
- Defining variable costs
- Contribution margin formula
- Computing breakeven point
- Sensitivity analysis: changing assumptions

Operating budget process and techniques

- What is an operating budget?
- Steps to budget development
- Master budget components
- Sales forecasting
- Approaches to budgeting

- Incremental budgeting
- Zero-based budgeting
- Budgetary control and correction

• **Day 05**

Capital budgeting: the investing decisions

- Examples of exercises involving capital budgeting exercise
- Time value of money: a prerequisite for investing decisions
- Required rate of return for investments
- Examples of cash outflows for capital projects
- Examples of cash inflows for projects
- Net present value calculation
- Internal rate of return

Confirmed Sessions

FROM	TO	DURATION	FEES	LOCATION
May 5, 2025	May 9, 2025	5 days	4250.00 \$	UAE - Dubai
Aug. 25, 2025	Aug. 29, 2025	5 days	4950.00 \$	Austria - Vienna
Nov. 23, 2025	Nov. 27, 2025	5 days	4250.00 \$	KSA - Jeddah