

# Practical Finance for Non-Financial Professionals

14 – 18 December 2026  
Accra (Ghana)

UK Training

# PARTNER



## Practical Finance for Non-Financial Professionals

**Ref:** 3256047\_359714 **Date:** 14 – 18 December 2026 **Location:** Accra (Ghana) **Fees:** 4200 GBP

### Introduction

This practical course provides non-financial professionals with the essential financial knowledge needed to understand financial statements, manage budgets and costs, assess business performance, and make better financial decisions.

### Course Objectives

By the end of the course, participants will be able to:

1. Understand key financial concepts and terminology.
2. Read and interpret financial statements.
3. Analyze financial performance using key ratios.
4. Manage working capital and control costs.
5. Prepare and monitor operating budgets.
6. Apply break-even and cost-volume-profit analysis.
7. Analyze budget variances and take corrective action.
8. Evaluate investment opportunities using NPV and IRR.
9. Understand the financial impact of business decisions.
10. Apply financial information to practical management situations.

### Course Outlines

#### Day 1: Financial Statements and Business Performance

1. Understanding Finance, Accounting, and Basic Financial Terminology
2. Interpreting the Income Statement and Measuring Profitability
3. Understanding the Balance Sheet and Financial Position
4. Analyzing the Statement of Cash Flows

#### Day 2: Financial Analysis and Performance Measurement

1. Applying Financial Ratio Analysis to Business Performance
2. Assessing Liquidity and Short-Term Financial Stability
3. Evaluating Solvency, Leverage, and Financial Risk
4. Measuring Profitability and Operational Efficiency

#### Day 3: Working Capital and Cost Management

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1. Understanding Working Capital and Its Impact on Operations
2. Managing Receivables, Inventory, and Payables
3. Identifying and Analyzing Fixed and Variable Costs
4. Applying Break-Even and Cost-Volume-Profit Analysis

#### **Day 4: Budgeting and Financial Planning**

1. Understanding the Purpose and Structure of Operating Budgets
2. Preparing Sales Forecasts and Revenue Budgets
3. Developing Departmental and Operating Budgets
4. Applying Incremental and Zero-Based Budgeting
5. Practical Exercise: Preparing an Operating Budget

#### **Day 5: Budgetary Control and Variance Analysis**

1. Understanding Budgetary Control and Financial Performance Monitoring
2. Comparing Actual Results with Budgeted Results
3. Identifying and Interpreting Budget Variances
4. Taking Corrective Actions to Improve Financial Performance

#### **Day 6: Financial Decision-Making**

1. Using Financial Information to Support Management Decisions
2. Evaluating Pricing, Cost, and Resource Allocation Decisions
3. Applying Cost-Volume-Profit Analysis to Business Scenarios
4. Balancing Profitability, Liquidity, Risk, and Growth
5. Practical Case Study: Making Financial Decisions Using Business Data

#### **Day 7: Capital Budgeting and Investment Decisions**

1. Understanding Capital Budgeting and Investment Decisions
2. Applying the Time Value of Money
3. Using Net Present Value NPV to Evaluate Investments
4. Applying Internal Rate of Return IRR to Investment Proposals

#### **Why Attend This Course? Wins & Losses!**

##### **Wins**

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- Understand financial statements with confidence.
- Improve budgeting and financial planning skills.
- Make better cost and resource decisions.
- Identify financial risks and performance issues.
- Improve working capital and cash-flow awareness.
- Apply financial ratios to evaluate business performance.
- Use break-even analysis in practical business decisions.
- Control budgets through variance analysis.
- Evaluate investment opportunities using NPV and IRR.
- Communicate more effectively with finance professionals.

## **Losses**

- Poor financial decisions caused by limited financial knowledge.
- Misinterpretation of financial reports and performance indicators.
- Weak budget planning and financial control.
- Unidentified cash-flow and working-capital problems.
- Unnecessary costs and missed profitability opportunities.
- Poorly evaluated investment and resource-allocation decisions.

## **Conclusion**

This course provides practical financial skills that non-financial professionals can apply directly to budgeting, cost control, performance analysis, cash-flow management, and investment decisions. Participants will gain greater confidence in using financial information to support effective business decisions.

## **Frequently Asked Questions FAQ**

### **1. Is this course suitable for non-financial professionals?**

Yes. It is designed specifically for professionals without a finance or accounting background.

### **2. Is the course practical?**

Yes. The program includes practical exercises, calculations, business scenarios, and case studies throughout the seven days.

### **3. Will I learn how to read financial statements?**

Yes. Participants will learn how to interpret the income statement, balance sheet, and cash flow statement.

### **4. Does the course cover budgeting and investment decisions?**

Yes. It covers budgeting, forecasting, variance analysis, capital budgeting, NPV, and IRR.

### **5. What will I be able to apply after the course?**

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Participants will be able to use financial information to support budgeting, cost control, performance evaluation, and day-to-day management decisions.

A graphic of a chessboard with three chess pieces (a king, a pawn, and a knight) on it, set against a background of concentric circles.

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