

## Financial Literacy for Non-Financial Decision Makers

*Munich (Germany)*

*3 - 7 August 2026*

UK Training

**PARTNER**



## Financial Literacy for Non-Financial Decision Makers

Code: FA28 From: 3 - 7 August 2026 City: Munich (Germany) Fees: 4400 Pound

### Introduction

In today's data-driven, cost-conscious business environment, decision-makers at all levels—whether they work in marketing, HR, operations, or project management—are increasingly expected to understand financial concepts. Financial decisions are no longer confined to finance departments; they now influence every strategic and operational move across organizations.

This course is tailored for executives, team leaders, department heads, and professionals from both public and private sectors in the Middle East and North Africa. It is especially valuable for individuals in industries such as oil and gas, telecommunications, finance, government, human resources, and sales who seek to enhance their impact by making financially informed decisions.

The course demystifies financial terminology, simplifies key concepts, and equips non-financial professionals with the tools needed to understand financial reports, communicate effectively with finance teams, and make better decisions that align with their organization's financial health and goals.

### Course Objectives

- Understand basic financial and accounting principles.
- Learn how to read and interpret financial statements balance sheet, income statement, cash flow statement.
- Use financial ratios and indicators to evaluate organizational performance.
- Communicate effectively with finance professionals and auditors.
- Analyze costs, revenues, and profit margins in operational decisions.
- Make data-driven decisions based on financial information.
- Build and manage simple operational budgets.
- Differentiate between capital and operational expenditures.
- Identify financial risks related to business initiatives.
- Contribute to cost control and resource optimization in your department.

### Course Outlines

#### Day 1: Introduction to Financial Concepts

- Why financial literacy matters for non-financial managers.
- Key accounting principles and terminology.
- Overview of the organizational financial structure.
- Types of accounts and their classifications.
- Introduction to the three main financial statements.
- Practical exercise: Initial reading of a basic financial report.

#### Day 2: Understanding Financial Data and Performance Metrics

A graphic of a chessboard with several chess pieces (a king, a queen, a rook, and a pawn) positioned on it. The board is white and black, and the pieces are gold and silver. The text 'UK Training PARTNER' is overlaid on the right side of the board.

UK Training  
**PARTNER**

- Detailed review of the income statement profit & loss.
- Understanding the balance sheet: assets, liabilities, equity.
- Cash flow statement: why cash is king.
- Financial ratios: liquidity, profitability, efficiency.
- Applying financial ratios to real business scenarios.
- Group activity: Case study on financial analysis.

### Day 3: Budgeting and Cost Estimation

- Types of budgets: operational, capital, forecast-based.
- Steps for building an effective departmental budget.
- Financial forecasting and planning tools.
- Cost structures: fixed, variable, direct, and indirect.
- Budget variance analysis.
- Workshop: Develop a sample budget for a business unit.

### Day 4: Financial Decision Making

- How financial data informs day-to-day and strategic decisions.
- Evaluating project feasibility with cost-benefit analysis.
- Understanding ROI, payback period, and break-even points.
- Financial implications of business alternatives.
- Sensitivity analysis for decision support.
- Exercise: Make a financial decision using a simplified scenario.

### Day 5: Evaluation and Practical Application

- Review of key concepts and financial tools.
- Walkthrough of an integrated financial statement.
- Participant presentations and group discussions.
- Assessing the financial health of real-world cases.
- Creating a personal action plan for applying financial knowledge.
- Final assessment and certificate distribution.

### Why Attend this Course: Wins & Losses!

- Gain confidence in interpreting financial reports and data.
- Communicate more effectively with finance and executive leadership.
- Make smarter decisions based on financial insight.
- Avoid common pitfalls from uninformed financial decisions.
- Participate meaningfully in budget discussions and planning sessions.
- Strengthen your managerial credibility and leadership impact.
- Understand how financial health connects to business strategy.
- Earn a recognized certification that enhances your professional profile.

### Conclusion

Financial literacy is no longer optional—it's a core competency for effective leadership and strategic influence. This

UK Training  
**PARTNER**





course empowers non-financial decision makers to speak the language of finance, ask the right questions, and make informed decisions that align with broader business goals.

Whether you manage people, projects, or departments, understanding financial data allows you to allocate resources wisely, evaluate performance objectively, and support your organization's sustainability and growth with confidence. It's a vital step toward becoming a more effective and trusted leader.

A graphic of a chessboard with several pawns. A large gold king piece is prominent in the foreground, with several smaller silver and gold pawns behind it. The board is a checkered pattern of light and dark squares.

UK Training  
**PARTNER**

Head Office: +44 7480 775 526  
Email: [Sales@blackbird-training.com](mailto:Sales@blackbird-training.com)  
Website: [www.blackbird-training.com](http://www.blackbird-training.com)

## Blackbird Training Cities

### Europe



Malaga (Spain)



Sarajevo (Bosnia and Herzegovina)



Oporto (Portugal)



Glasgow (Scotland)



Edinburgh (UK)



Oslo (Norway)



Annecy (France)



Bordeaux (France)



Copenhagen (Denmark)



Birmingham (UK)



Lyon (France)



Moscow (Russia)



Stockholm (Sweden)



Podgorica (Montenegro)



Batumi (Georgia)



Salzburg (Austria)



Florence (Italy)



London (UK)



Istanbul (Turkey)



Amsterdam



Düsseldorf (Germany)



Paris (France)



Athens (Greece)



Barcelona (Spain)



Munich (Germany)



Geneva (Switzerland)



Prague (Czech)



Vienna (Austria)



Rome (Italy)



Brussels (Belgium)



Madrid (Spain)



Berlin (Germany)



Lisbon (Portugal)



Zurich (Switzerland)



Manchester (UK)



Milan (Italy)



## Blackbird Training Cities

### USA & Canada



Los Angeles (USA)



Orlando, Florida (USA)



Online



Phoenix, Arizona (USA)



Houston, Texas (USA)



Boston, MA (USA)



Washington (USA)



Miami, Florida (USA)



New York City (USA)



Seattle, Washington (USA)



Washington DC (USA)



In House



Jersey, New Jersey (USA)



Toronto (Canada)

### ASIA



Baku (Azerbaijan)  
(Thailand)



Maldives (Maldives)



Doha (Qatar)



Manila (Philippines)



Bali (Indonesia)



Bangkok



Beijing (China)



Singapore (Singapore)



Sydney



Tokyo (Japan)



Jeddah (KSA)



Riyadh (KSA)



Melbourne (Australia)  
(Kuwait)



Phuket (Thailand)



Shanghai (China)



Dubai (UAE)



Kuala Lumpur (Malaysia)



Kuwait City



Seoul (South Korea)



Pulau Ujong (Singapore)



Irbid (Jordan)



Jakarta (Indonesia)



Amman (Jordan)



Beirut

UK Training  
**PARTNER**

## Blackbird Training Cities

### AFRICA



Kigali (Rwanda)



Cape Town ( South Africa)



Accra (Ghana)



Lagos (Nigeria)



Marrakesh (Morocco)



Nairobi (Kenya)



Zanzibar (Tanzania)



Tangier (Morocco)



Cairo (Egypt)



Sharm El-Sheikh (Egypt)



Casablanca (Morocco)



Tunis (Tunisia)



## Blackbird Training Clients

 <p><b>MANNAI CORPORATION</b> MANNAI Trading Company WLL, Qatar</p>	 <p><b>GAC</b> UNE FILIALE D' EGA Alumina Corporation Guinea</p>	 <p><b>Booking.com</b> Booking.com Netherlands</p>	 <p><b>OXFAM</b> Oxfam GB International Organization, Yemen</p>	 <p><b>Capital Markets Authority</b> Kuwait</p>
 <p><b>WS</b> Waltersmith Petroman Oil Limited Nigeria</p>	 <p><b>QNB</b> Qatar National Bank (QNB), Qatar</p>	 <p><b>Qatar Foundation</b> Qatar</p>	 <p><b>AFRICAN UNION ADVISORY BOARD ON CORRUPTION</b> Tanzania</p>	 <p><b>KFAS</b> Kuwait Foundation for the Advancement of Sciences KFAS Kuwait</p>
 <p><b>Reserve Bank of Malawi</b> Malawi</p>	 <p><b>Central Bank of Nigeria</b> Nigeria</p>	 <p><b>Ministry of Interior Kingdom of Saudi Arabia</b> Ministry of Interior, KSA</p>	 <p><b>Mabruk Oil Company</b> Libya</p>	 <p><b>Saudi Electricity Company</b> KSA</p>
 <p><b>BPKH</b> Badan Pengelola Keuangan Haji BADAN PENGELOLA KEUANGAN Haji, Indonesia</p>	 <p><b>NATO Italy</b></p>	 <p><b>ENI</b> ENI CORPORATE UNIVERSITY, Italy</p>	 <p><b>GULF BANK</b> Gulf Bank Kuwait</p>	 <p><b>General Organization for Social Insurance</b> KSA</p>
 <p><b>Defence Space Administration</b> Nigeria</p>	 <p><b>National Industries Group (Holding),</b> Kuwait</p>	 <p><b>Hamad Medical Corporation</b> Qatar</p>	 <p><b>USAID</b> Pakistan</p>	 <p><b>STC</b> STC Solutions, KSA</p>
 <p><b>North Oil Company</b> North Oil company,</p>	 <p><b>EKO</b> EKO Electricity</p>	 <p><b>OMAN BROADBAND</b> Oman Broadband</p>	 <p><b>UNITED NATIONS</b> UN.</p>	 <p><b>Authority for Electricity Regulation, Oman</b> Authority for</p>

UK Training  
**PARTNER**

## Blackbird Training Categories


### Management & Admin


Entertainment & Leisure  
Professional Skills  
Finance, Accounting, Budgeting  
Media & Public Relations  
Project Management  
Human Resources  
Audit & Quality Assurance  
Marketing, Sales, Customer Service  
Secretary & Admin  
Supply Chain & Logistics  
Management & Leadership  
Agile and Elevation

### Technical Courses

Artificial Intelligence (AI)  
Hospital Management  
Public Sector  
Special Workshops  
Oil & Gas Engineering  
Telecom Engineering  
IT & IT Engineering  
Health & Safety  
Law and Contract Management  
Customs & Safety  
Aviation  
C-Suite Training



 International House 185 Tower Bridge  
Road London SE1 2UF United Kingdom

 +44 7401 1773 35  
+44 7480 775526

 Sales@blackbird-training.com

 www.blackbird-training.com

UK Training  
**PARTNER**

