

Financial Literacy for Non-Financial Decision Makers

Malaga (Spain)

9 - 13 November 2026

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Financial Literacy for Non-Financial Decision Makers

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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 large gold king piece is in the foreground, with a silver pawn and a silver knight behind it. In the background, there are concentric circles and the text 'UK Training PARTNER' in a bold, sans-serif font.

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- 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

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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 in the foreground on the right. Behind it are two silver pawns. To the left of the king is a silver pawn. The board is a checkered pattern of light and dark squares. In the background, there are concentric circles radiating from the center.

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