

FINANCE FOR LEADERS BUDGETING & DECISION MAKING



GENTEX[®]
TRAINING CENTER



Introduction

Finance for Leaders: Budgeting & Decision Making Training Course gives leaders without a finance background the confidence to plan a budget and make financial decisions with evidence. Participants work through financial statements, cost and revenue planning, budget construction, capital appraisal, and financial decision frameworks in clear, practical terms. The programme links the numbers a business produces with the choices leaders actually face. As a result, learners gain commercial judgement rather than accounting detail. Furthermore, the course strengthens financial literacy, decision discipline, and the reporting conversations that keep plans and results aligned.

Finance for Leaders: Budgeting & Decision Making Course Objectives

- Read the income statement, balance sheet, and cash flow statement in business terms.
- Apply key ratios to judge profitability, liquidity, leverage, and efficiency.
- Explain the difference between profit and cash and why both matter.
- Classify costs and apply cost behaviour analysis to decisions.
- Apply break-even and cost-volume-profit (CVP) analysis to pricing and mix choices.
- Build and challenge a departmental budget with defensible assumptions.
- Apply incremental, zero-based, and rolling budgeting approaches.
- Appraise capital investments using payback, NPV, and IRR.
- Apply decision matrices and multi-criteria decision analysis to financial choices.
- Interpret budget variances and lead a constructive financial review.

Course Methodology

- Interactive sessions built on leadership finance and budgeting cases.

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Info@gentextraining.com



- Workshops on statement reading, cost analysis, and budget construction.
- Group exercises on investment appraisal and financial decision-making.
- Hands-on practice with ratio analysis, CVP models, and capital appraisal.
- Simulation of a budget review meeting and a capital investment decision.
- Facilitator coaching and peer review on personal financial decision plans.

Who Should Take This Course

- Senior managers, directors, and department heads.
- Business unit and functional leaders with budget responsibility.
- Leaders without a finance background moving into P&L roles.
- Programme and transformation leaders managing budgets.
- Technical and operational leaders accountable for costs.
- High-potential managers preparing for financial responsibility.

Finance for Leaders: Budgeting & Decision Making Course Outlines

Day 1: Financial Statements in Business Language

- Why leaders need financial literacy and what it changes.
- Reading the income statement: revenue, cost, and profit layers.
- Reading the balance sheet: assets, liabilities, and equity.
- Reading the cash flow statement and why cash differs from profit.
- How the three statements connect and reconcile.
- Ratio analysis: profitability, liquidity, leverage, and efficiency.
- Case discussion: a leader who optimised profit and damaged cash.





Day 2: Cost, Margin, and Commercial Decisions

- Cost classification: fixed, variable, direct, and indirect.
- Cost behaviour and the relevant range for decisions.
- Contribution margin and its role in commercial choices.
- Break-even analysis and cost-volume-profit (CVP) modelling.
- Relevant costing for make-or-buy and outsourcing decisions.
- Pricing, product mix, and profitability by segment.
- Workshop: making a product or service decision with cost data.

Day 3: Budgeting and Financial Planning for Leaders

- The budget cycle and the leader's role in it.
- Incremental, zero-based, and rolling budgeting compared.
- Building a departmental budget with documented assumptions.
- Setting targets that are ambitious and achievable.
- Headcount, capital, and cash implications of budget choices.
- Behavioural traps: padding, sandbagging, and gaming.
- Exercise: constructing and defending a departmental budget.

Day 4: Capital Investment and Decision Frameworks

- Capital versus operating expenditure and why the distinction matters.
- Payback, net present value (NPV), and internal rate of return (IRR).
- Discount rates, cost of capital, and hurdle rates in simple terms.
- Risk, sensitivity, and scenario analysis for investment decisions.
- Decision matrices and multi-criteria decision analysis.

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- Ethical and stakeholder considerations in financial decisions.
- Simulation: appraising a major investment proposal.

Day 5: Variance Review, Reporting, and Financial Leadership

- Budget versus actual reporting and what leaders should look for.
- Variance classification and root cause questions to ask.
- Re-forecasting and course correction during the year.
- Reading a management pack and challenging it constructively.
- Reporting financial performance to boards and investors.
- Personal financial leadership development planning.
- Capstone: presenting a budget and a financial decision case.

Conclusion

By successfully completing Finance for Leaders: Budgeting & Decision Making, participants will gain a practical command of financial statements, cost and margin analysis, budget construction, and capital appraisal. They will acquire skills in ratio interpretation, CVP decision-making, investment appraisal, and financial review leadership that support sound commercial choices. Gentex Training Center designs the programme to help leaders decide with financial confidence.

FAQs





Q1 What is the "Finance for Leaders: Budgeting & Decision Making" course about?

It gives leaders without a finance background the confidence to plan a budget and make financial decisions with evidence. The course spans financial statements in business language, cost and margin decisions, budgeting and financial planning, capital investment and decision frameworks, and variance review, reporting and financial leadership.

Q2 What are the key benefits of the "Finance for Leaders: Budgeting & Decision Making" course?

You gain commercial judgement rather than accounting detail. The course improves statement and ratio interpretation, sharpens cost and break-even decisions, strengthens budget construction and challenge, and gives you a reliable framework for appraising investments and reviewing results.

Q3 What skills will I gain from the "Finance for Leaders: Budgeting & Decision Making" course?

You will develop four core skills: financial statement and ratio interpretation, cost and margin analysis with CVP decision support, budget construction and financial planning, and capital appraisal with variance review and financial leadership.



Q4 What tools, methods, or standards are covered in the "Finance for Leaders: Budgeting & Decision Making" course?

The course covers the income statement, balance sheet, and cash flow statement, ratio analysis (profitability, liquidity, leverage, efficiency), cost classification and behaviour analysis, contribution margin, break-even and cost-volume-profit analysis, relevant costing, incremental, zero-based and rolling budgeting, budget assumption documentation, payback, net present value (NPV), internal rate of return (IRR), discount and hurdle rate concepts, sensitivity and scenario analysis, decision matrices, multi-criteria decision analysis, budget versus actual reporting, variance classification and root cause questioning, re-forecasting routines, and management pack and board reporting practice.

Q5 How is the "Finance for Leaders: Budgeting & Decision Making" course applied in real-world practice?

Participants apply it to real work such as building and defending a departmental budget, making a product or outsourcing decision with cost data, appraising a major investment proposal, and leading a constructive budget review meeting. The same methods support board reporting and segment profitability analysis.