FINANCIAL LITERACY FOR NON-FINANCIAL DECISION MAKERS



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Introduction

Financial Literacy for Non-Financial Decision Makers Training Course builds the financial judgement that managers, board members, and functional leaders need when their decisions carry financial consequences. Every decision maker allocates resources, approves spending, and commits the organisation to outcomes. Financial literacy is what separates a decision made on evidence from one made on instinct. This course develops that judgement. It covers financial statements, cost and margin analysis, and budgeting. Furthermore, it applies investment appraisal, cash flow reasoning, and risk awareness. In addition, it develops performance interpretation, business cases, and financial communication. As a result, participants make and defend decisions with financial reasoning.

Financial Literacy for Non-Financial Decision Makers Course Objectives

- Interpret financial statements and extract decision-relevant insight.
- Apply ratio analysis to assess profitability, liquidity, and efficiency.
- Apply cost behaviour analysis to resource allocation decisions.
- Apply contribution, break-even, and cost-to-serve analysis.
- Assess unit economics and profitability by product and customer.
- Apply investment appraisal using NPV, IRR, and payback.
- Apply cash flow and working capital reasoning to decisions.
- Apply budgeting and variance interpretation in decision review.
- Assess financial risk and exposure in decision proposals.
- Build business cases and communicate financial reasoning clearly.

Course Methodology

- Interactive lectures with real decision-making and business cases.

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- Financial statement and ratio interpretation workshops.
- Costing, margin, and break-even exercises.
- Investment appraisal, business case, and communication practice.
- Structured peer review with facilitator feedback on decision papers.

Who Should Take This Course

- Senior managers and functional heads.
- Board members and committee members.
- Operations, sales, and marketing leaders.
- Project and programme sponsors.
- Procurement and commercial decision makers.
- Owners and entrepreneurs making investment choices.

Financial Literacy for Non-Financial Decision Makers Course Outlines

Day 1: Financial Statements for Decision Making

- Purpose and limits of financial information.
- Balance sheet: what it reveals about financial position.
- Income statement: revenue, cost, and profit layers.
- Cash flow statement: operating, investing, and financing.
- Statement interconnection and decisions each statement informs.
- Accounting terminology in plain language.
- Case study: extracting decision-relevant insight from statements.

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Day 2: Ratios, Performance, and Business Health

- Profitability ratios: gross, operating, and net margin.
- Return on assets, equity, and capital employed.
- Liquidity ratios and short-term financial health.
- Efficiency ratios: receivable, payable, and inventory days.
- Gearing, leverage, and interest cover assessment.
- Trend analysis and comparison with competitors.
- Workshop: reading performance from a ratio dashboard.

Day 3: Costs, Margins, and Unit Economics

- Fixed, variable, direct, and indirect cost classification.
- Contribution margin and break-even analysis.
- Unit economics: revenue, cost, and margin per unit.
- Cost-to-serve and customer profitability assessment.
- Discount, rebate, and pricing impact on margin.
- Capacity cost and resource allocation choices.
- Workshop: building a unit economics and break-even model.

Day 4: Investment Appraisal and Cash Reasoning

- Time value of money and discounting concepts.
- Net Present Value and internal rate of return.
- Payback period and profitability index.
- Incremental cash flow and relevant cost analysis.
- Working capital and cash conversion cycle effects.

- Risk and sensitivity in investment decisions.
- Workshop: appraising an investment and presenting a recommendation.

Day 5: Budgets, Risk, and Decision Communication

- Budget purpose, ownership, and cycle.
- Variance analysis and what it signals for action.
- Financial risk identification in decision proposals.
- Business case structure and benefit quantification.
- Presenting financial reasoning to boards and committees.
- Governance and accountability in financial decisions.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Financial Literacy for Non-Financial Decision Makers, participants will gain a thorough understanding of financial statements for decision making, ratios and business health, costs, margins and unit economics, investment appraisal and cash reasoning, and budgets, risk and decision communication. They will also acquire practical skills in financial statement interpretation and ratio analysis, cost behaviour, contribution and unit economics analysis, investment appraisal and cash flow reasoning, and business case development and financial decision communication. In addition, the course prepares them to make decisions with financial evidence and defend them clearly. Gentex Training Center delivers this programme with a strong focus on practical financial reasoning and confident decision-making.

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FAQs for Financial Literacy for Non-Financial Decision Makers course

Q1 What is the "Financial Literacy for Non-Financial Decision Makers" course about?

It is a five-day programme on the financial reasoning behind resource and investment decisions. It covers financial statements for decision making, ratios and business health, costs, margins and unit economics, investment appraisal and cash reasoning, and budgets, risk and decision communication.

Q2 What are the key benefits of the "Financial Literacy for Non-Financial Decision Makers" course?

Participants decide on financial evidence rather than instinct and defend their choices clearly. The course improves statement interpretation and ratio reading, sharpens cost, margin and unit economics reasoning, strengthens investment appraisal and cash thinking, improves budget and variance understanding, and raises business case and communication quality.

Q3 What skills will I gain from the "Financial Literacy for Non-Financial Decision Makers" course?

Participants gain financial statement interpretation and ratio analysis, cost behaviour, contribution and unit economics analysis, investment appraisal and cash flow reasoning, and business case development and financial decision communication. These four skills cover the practical core of financial literacy for decision makers.

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Q4 What tools, methods, or standards are covered in the "Financial Literacy for Non-Financial Decision Makers" course?

The course covers balance sheet, income statement and cash flow statement interpretation, statement interconnection and decision relevance, profitability ratios including gross, operating and net margin, return on assets, equity and capital employed, liquidity ratios and short-term health assessment, receivable, payable and inventory day analysis, gearing, leverage and interest cover, trend and competitor comparison, fixed, variable, direct and indirect cost classification, contribution margin and break-even analysis, unit economics per unit calculation, cost-to-serve and customer profitability analysis, discount, rebate and pricing impact assessment, capacity cost and resource allocation analysis, time value of money and discounting, Net Present Value, internal rate of return, payback and profitability index, incremental cash flow and relevant cost analysis, working capital and cash conversion cycle effects, risk and sensitivity analysis, budget purpose, ownership and cycle, variance analysis and action signalling, financial risk identification, business case structure and benefit quantification, and board and committee presentation practice.

Q5 How is the "Financial Literacy for Non-Financial Decision Makers" course applied in real-world practice?

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Participants apply the methods to real decisions in their own areas. They read financial statements and extract decision-relevant insight, use ratio dashboards to assess business health, classify costs and build contribution models, calculate break-even and unit economics, assess customer and product profitability, evaluate discount and pricing impact, appraise investment proposals with NPV and IRR, analyse incremental cash flow and working capital effects, run sensitivity analysis, read budget and variance reports for corrective action, identify financial risk in proposals, and build business cases with benefit quantification for boards and committees. Many leave with a ratio dashboard template, a unit economics and break-even model, and a business case structure ready to use.