



COURSE OVERVIEW FM0249 **Fundamentals of Finance**

Course Title

Fundamentals of Finance

Course Date/Venue

January 11-15, 2026/Crowne Meeting Room,
Crowne Plaza Al Khobar, an IHG Hotel, Al Khobar,
KSA

Course Reference

FM0249



Course Duration/Credits

Five days/3.0 CEUs/30 PDHs

Course Description



This practical and highly-interactive course includes various practical sessions and exercises. Theory learnt will be applied using “MS-Excel” application.

This course is designed to provide participants with a detailed and up-to-date overview of Fundamentals of Finance. It covers the foundations of finance, financial environment and types of finance; the time value of money (TVM) and financial statements, financial decision-making and financial statement analysis; the ratio analysis, cash flow management, budgeting and forecasting; the cost of capital and break-even and sensitivity analysis; the capital budgeting, risk and return, financial markets and instruments and capital structure; the dividend policy, mergers and acquisitions basics and global financial markets; and the equity investments, fixed income investments, mutual funds and ETFs and alternative investments.



During this interactive course, participants will learn the portfolio management, corporate governance in finance and financial reporting standards; the insider trading and securities fraud, ethical investing (ESG, SRI) and fiduciary duty and trust in finance; the financial risks, tools for hedging and role of insurance in financial risk management and enterprise risk management (ERM) framework; the rise of digital payments and cryptocurrencies; and the blockchain applications in finance, robo-advisory services and AI in finance and cybersecurity in financial systems.



Course Objectives

Upon the successful completion of this course, each participant will be able to:-

- Apply and gain a fundamentals knowledge on finance
- Discuss the foundations of finance, financial environment and types of finance
- Recognize time value of money (TVM) and financial statements as well as apply financial decision-making and financial statement analysis
- Carryout ratio analysis, cash flow management, budgeting and forecasting, cost of capital and break-even and sensitivity analysis
- Demonstrate capital budgeting, risk and return, financial markets and instruments and capital structure
- Review dividend policy, mergers and acquisitions basics and global financial markets
- Recognize equity investments, fixed income investments, mutual funds and ETFs and alternative investments
- Apply portfolio management, corporate governance in finance and financial reporting standards
- Discuss insider trading and securities fraud, ethical investing (ESG, SRI) and fiduciary duty and trust in finance
- Identify financial risks, tools for hedging, role of insurance in financial risk management and enterprise risk management (ERM) framework
- Discuss the rise of digital payments and cryptocurrencies, blockchain applications in finance, robo-advisory services and AI in finance and cybersecurity in financial systems

Exclusive Smart Training Kit - H-STK®



*Participants of this course will receive the exclusive “Haward Smart Training Kit” (H-STK®). The H-STK® consists of a comprehensive set of technical content which includes **electronic version** of the course materials conveniently saved in a **Tablet PC**.*

Who Should Attend

This course provides an overview of all significant aspects and considerations of fundamentals of finance for professionals with non-financial backgrounds, new managers and supervisors, engineers, project managers, technical staff, administrators, coordinators, entrepreneurs, business owners, startup founders and those professionals who are aspiring to build a foundation in finance.

Course Certificate(s)

Internationally recognized certificates will be issued to all participants of the course who completed a minimum of 80% of the total tuition hours

Certificate Accreditations

Haward's certificates are accredited by the following international accreditation organizations:

-  British Accreditation Council (BAC)
Haward Technology is accredited by the **British Accreditation Council** for **Independent Further and Higher Education** as an **International Centre**. Haward's certificates are internationally recognized and accredited by the British Accreditation Council (BAC). BAC is the British accrediting body responsible for setting standards within independent further and higher education sector in the UK and overseas. As a BAC-accredited international centre, Haward Technology meets all of the international higher education criteria and standards set by BAC.
-  The International Accreditors for Continuing Education and Training (IACET - USA)

Haward Technology is an Authorized Training Provider by the International Accreditors for Continuing Education and Training (IACET), 2201 Cooperative Way, Suite 600, Herndon, VA 20171, USA. In obtaining this authority, Haward Technology has demonstrated that it complies with the **ANSI/IACET 2018-1 Standard** which is widely recognized as the standard of good practice internationally. As a result of our Authorized Provider membership status, Haward Technology is authorized to offer IACET CEUs for its programs that qualify under the **ANSI/IACET 2018-1 Standard**.

Haward Technology's courses meet the professional certification and continuing education requirements for participants seeking **Continuing Education Units** (CEUs) in accordance with the rules & regulations of the International Accreditors for Continuing Education & Training (IACET). IACET is an international authority that evaluates programs according to strict, research-based criteria and guidelines. The CEU is an internationally accepted uniform unit of measurement in qualified courses of continuing education.

Haward Technology Middle East will award **3.0 CEUs** (Continuing Education Units) or **30 PDHs** (Professional Development Hours) for participants who completed the total tuition hours of this program. One CEU is equivalent to ten Professional Development Hours (PDHs) or ten contact hours of the participation in and completion of Haward Technology programs. A permanent record of a participant's involvement and awarding of CEU will be maintained by Haward Technology. Haward Technology will provide a copy of the participant's CEU and PDH Transcript of Records upon request.



Course Instructor(s)

This course will be conducted by the following instructor(s). However, we have the right to change the course instructor(s) prior to the course date and inform participants accordingly:



Mr. Mike Taylor, PhD (on-going), MScLI, MBA, MBL, BSc, HDE, is a **Senior Finance & Management Consultant** with over **25 years** of experience in **Power & Water Utilities, Other Energy** Sectors and **Financial** industries. His expertise lies extensively in the areas of **Finance Budgeting, Budgeting, Forecasting & Planning, Budgeting** and **Cost Control, Finance & Budgeting Process & Procedures, Effective Budgeting & Cost Control, Project Financial Data, Financial Indicators, Financial Leverage, Discounted Cash Flows, Economic Cost Analysis, Equity Profitability Analysis, Financial Modelling & Forecasting, Financial Analysis Techniques, Financial Data Analysis Concepts & Process, Credit Analysis, Financial & Accounting Management, Financial Planning Techniques, Vendor Invoice Processing & Management, Evaluating Cost & Revenue, Budgeting & Cost Control and Marketing Management, Project Quality Management, Quality Control & Site Inspection, Project Quality Plan, Construction Quality Management, Material Management & Project Turnover, Project Risk Management, Risk Identification Tools & Techniques, Project Life Cycle, Project Stakeholder & Governance, Project Management Processes, Project Integration Management, Project Management Plan, Project Work Monitoring & Control, Project Scope Management, Project Time Management, Project Cost Management, Project Quality Management, Quality Assurance, Project Human Resource Management, Project Communications Management, Project Planning, Scheduling & Cost Control Professional, Project Scheduling & Cost Control, Facilitation & Leadership Skills, Coaching, Human Resource Development, Psychometric Testing, Career Development & Competence, Succession Planning, Self-Development & Empowerment, Personal Learning Needs Identification, Data Quality Control, Data Quality Assessment, Data Quality Planning, Data Quality Strategy Management, Customer Management**. Further, he is also well-versed in. **Leadership Skills, Presentation Skills, Negotiation Skills, Decision Making Skills, Communication Skills, Emotional Intelligence, Performance Management, Contract Management, Quality Management, Commercial Strategy, Project Management, Risk Management, Leadership & Business Management, Human Resource Management, Planning, Budgeting & Cost Control, Business Development, Innovation, Sales Strategy and Knowledge & Intangible Asset Assessment Design**. Mr. Taylor is the **Founder & CEO** of Mitakon Innovation Pty Ltd wherein he is responsible for the development of Executives & Senior Managers specializing in innovation, knowledge management and commercial negotiation as well as authored, implemented and executed a global 21st century facilitation and leadership methodology.

During his career life, Mr. Taylor has gained his practical and field experience through his various significant positions and dedication as the **Knowledge-Solutions Service Provider, Founder-Principal/CIO, Subject Matter Expert, Consulting Partner, Executive/Management Development Facilitator, Multinational/Corporate Senior Management Consultant, Senior Quality & Finance Management Consultant, Executive Management Development/Facilitator, Business Consultant/Facilitator, Business & Quality Consultant/Coach, Client Director, Administration Manager, Quality Manager, International Sales & Business Development Executive, Regional Sales Manager, National Key Accounts Manager, Commercial Sales & Marketing Consultant, Admin Assistant, Sales & Marketing Representative, Key Note Speaker, Lecturer and Instructor/Trainer** for various international companies such as the Highland Group (Business Consulting), **Anglo American, BHP Billiton, Rio Tinto, DI Management Solutions (BPO), Master Deal Making Institute (MDMI), RMG/Contact Media & Communications, Paul Dinsdale Properties (PDP), Giant Leap Architects, Wise Capital Investments (HOD), Evolution® Advertising, Collaborative Xchange, Leatt Corporation, Dentsply SA, FMCG/Binzagr Company, Unilever, Kellogg's, BAT, Hershey's, CORO, Lilly Direct/Lennon Generics and Bausch & Lomb**.

Mr. Taylor has **Master's** degree in **Leadership & Innovation, Business Administration** and **Business Leadership** as well as a **Bachelor** degree in **Physical Education** and pursuing **PhD** in **Global Governance & Energy Policy**. Further, he is a **Certified Instructor/Trainer, Certified Internal Verifier/Trainer/Assessor** by the **Institute of Leadership & Management (ILM)** and a member of **Incremental Advantage, Da Vinci Institute, Black Management Forum, Institute of Directors (IOD), World Future Society (WFS), Social Science Research Network, University of Kwazulu Natal (Alumnus), Anthropology & Archaeology Research Network and National Research Foundation (NRF)**. He has further delivered numerous trainings, courses, workshops, seminars and conferences globally.



Training Methodology

All our Courses are including **Hands-on Practical Sessions** using equipment, State-of-the-Art Simulators, Drawings, Case Studies, Videos and Exercises. The courses include the following training methodologies as a percentage of the total tuition hours:-

- 30% Lectures
- 20% Practical Workshops & Work Presentations
- 30% Hands-on Practical Exercises & Case Studies
- 20% Simulators (Hardware & Software) & Videos

In an unlikely event, the course instructor may modify the above training methodology before or during the course for technical reasons.

Course Fee

US\$ 5,500 per Delegate + **VAT**. This rate includes H-STK® (Haward Smart Training Kit), buffet lunch, coffee/tea on arrival, morning & afternoon of each day.

Accommodation

Accommodation is not included in the course fees. However, any accommodation required can be arranged at the time of booking.

Course Program

The following program is planned for this course. However, the course instructor(s) may modify this program before or during the workshop for technical reasons with no prior notice to participants. Nevertheless, the course objectives will always be met:

Day 1: Sunday, 11th of January 2026

0730 – 0800	Registration & Coffee
0800 – 0815	Welcome & Introduction
0815 – 0830	PRE-TEST
0830 – 0930	Foundations of Finance Definition & Scope of Finance • Role of Finance in Business & Society • Relationship Between Economics & Finance • Key Objectives: Profitability, Liquidity & Growth
0930 – 0945	Break
0945 – 1030	The Financial Environment Financial Institutions & Intermediaries • Role of Capital Markets • Government Regulations & Central Banks • Globalization of Financial Systems
1030 – 1130	Types of Finance Corporate Finance versus Personal Finance • Public Finance & Government Funding • International Finance & Exchange Rates • Behavioral Finance Basics
1130 – 1215	Time Value of Money (TVM) Present Value & Future Value Concepts • Discounting & Compounding Methods • Annuities & Perpetuities • Practical Applications of TVM in Decision-Making
1215 – 1230	Break



1230 – 1330	Overview of Financial Statements <i>Balance Sheet Structure • Income Statement & Profitability Measures • Cash Flow Statement Importance • Interrelationship Between Financial Statements</i>
1330 – 1420	Financial Decision-Making <i>Financing Decisions (Equity versus Debt) • Investment Decisions (CAPEX, Expansion) • Dividend Policy Considerations • Risk-Return Trade-Off in Decisions</i>
1420 – 1430	Recap <i>Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow</i>
1430	Lunch & End of Day One

Day 2: Monday, 12th of January 2026

0730 – 0830	Financial Statement Analysis <i>Vertical & Horizontal Analysis • Trend & Comparative Analysis • Common-Size Financial Statements • Industry Benchmarking</i>
0830 – 0930	Ratio Analysis <i>Liquidity Ratios (Current Ratio, Quick Ratio) • Profitability Ratios (ROA, ROE, Net Margin) • Leverage Ratios (Debt/Equity, Coverage Ratios) • Efficiency Ratios (Inventory Turnover, Receivables Turnover)</i>
0930 – 0945	Break
0945 – 1100	Cash Flow Management <i>Operating versus Investing versus Financing Cash Flows • Importance of Free Cash Flow • Cash Budgeting Techniques • Working Capital Optimization</i>
1100 – 1215	Budgeting & Forecasting <i>Types of Budgets (Master, Flexible, Zero-Based) • Forecasting Techniques (Qualitative versus Quantitative) • Variance Analysis in Budgets • Linking Budgets to Strategic Planning</i>
1215 – 1230	Break
1230 – 1330	Cost of Capital <i>Weighted Average Cost of Capital (WACC) • Cost of Debt versus Cost of Equity • CAPM Model Application • Importance of Cost of Capital in Investments</i>
1330 – 1420	Break-Even & Sensitivity Analysis <i>Break-Even Point & Margin of Safety • Contribution Margin Analysis • Sensitivity Analysis of Assumptions • Scenario Planning in Decision-Making</i>
1420 – 1430	Recap <i>Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow</i>
1430	Lunch & End of Day Two

Day 3: Tuesday, 13th of January 2026

0730 – 0830	Capital Budgeting <i>Investment Appraisal Process • Net Present Value (NPV) Method • Internal Rate of Return (IRR) • Payback Period Analysis</i>
0830 – 0930	Risk & Return <i>Types of Financial Risk (Market, Credit, Liquidity, Operational) • Expected Return Calculation • Risk Measurement Tools (Standard Deviation, Beta) • Portfolio Diversification Benefits</i>
0930 – 0945	Break



0945 – 1100	Financial Markets & Instruments <i>Equity versus Debt Instruments • Money Market versus Capital Market • Derivatives (Futures, Options, Swaps) • Role of Stock Exchanges</i>
1100 – 1215	Capital Structure <i>Theories of Capital Structure (MM, Trade-Off, Pecking Order) • Optimal Capital Structure Considerations • Impact of Leverage on Earnings & Risk • Practical Examples in Corporate Finance</i>
1215 – 1230	Break
1230 – 1330	Dividend Policy <i>Importance of Dividend Decisions • Types of Dividend Policies • Dividend Payout versus Retention • Share Repurchases versus Cash Dividends</i>
1330 – 1420	Mergers & Acquisitions Basics <i>Types of Mergers (Horizontal, Vertical, Conglomerate) • Strategic Rationale for M&A • Valuation Methods in M&A • Post-Merger Integration Challenges</i>
1420 – 1430	Recap <i>Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow</i>
1430	Lunch & End of Day Three

Day 4: Wednesday, 14th of January 2026

0730 – 0830	Overview of Global Financial Markets <i>Primary versus Secondary Markets • Role of International Capital Flows • Foreign Exchange Markets • Financial Crises & Their Impact</i>
0830 – 0930	Equity Investments <i>Common versus Preferred Shares • Stock Valuation Methods (DCF, Multiples) • Dividend Discount Model (DDM) • Stock Indices & Benchmarks</i>
0930 – 0945	Break
0945 – 1100	Fixed Income Investments <i>Characteristics of Bonds • Bond Valuation & Yield Calculations • Duration & Convexity • Risks Associated with Fixed Income Securities</i>
1100 – 1215	Mutual Funds & ETFs <i>Types of Mutual Funds (Equity, Debt, Hybrid) • Exchange-Traded Funds (ETFs) Features • NAV & Fund Performance Measurement • Advantages & Disadvantages of Pooled Investments</i>
1215 – 1230	Break
1230 – 1330	Alternative Investments <i>Hedge Funds & Private Equity • Real Estate Investments • Commodities & Precious Metals • Venture Capital & Startups</i>
1330 – 1420	Portfolio Management <i>Portfolio Construction Principles • Modern Portfolio Theory (MPT) • Asset Allocation Strategies • Performance Measurement (Sharpe, Treynor, Jensen Ratios)</i>
1420 – 1430	Recap <i>Using this Course Overview, the Instructor(s) will Brief Participants about the Topics that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow</i>
1430	Lunch & End of Day Four



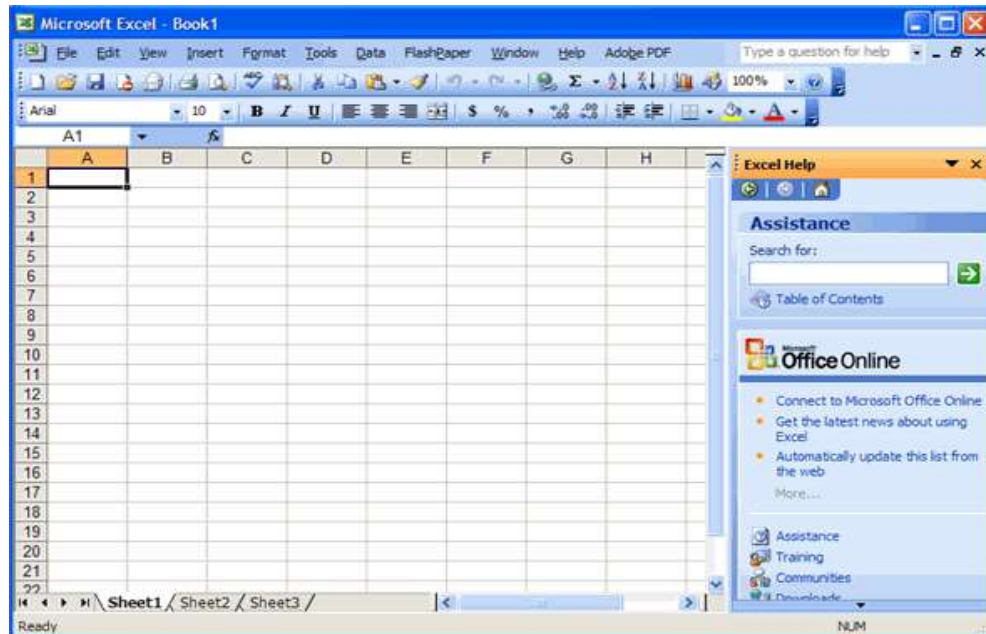
Day 5: Thursday, 15th of January 2026

0730 – 0830	Corporate Governance in Finance <i>Principles of Good Governance • Role of Board of Directors & Audit Committees • Financial Transparency & Disclosure • Corporate Scandals & Lessons Learned</i>
0830 – 0930	Financial Reporting Standards <i>GAAP versus IFRS Differences • Importance of Consistency & Comparability • Revenue Recognition Principles • Asset Valuation & Impairment</i>
0930 – 0945	Break
0945 – 1100	Ethics in Finance <i>Insider Trading & Securities Fraud • Ethical Investing (ESG, SRI) • Fiduciary Duty & Trust in Finance • Case Studies on Unethical Financial Practices</i>
1100 – 1215	Risk Management & Hedging <i>Identification of Financial Risks • Tools for Hedging (Options, Swaps, Forwards) • Role of Insurance in Financial Risk Management • Enterprise Risk Management (ERM) Framework</i>
1215 – 1230	Break
1230 – 1345	FinTech & Digital Finance <i>Rise of Digital Payments & Cryptocurrencies • Blockchain Applications in Finance • Robo-Advisory Services & AI in Finance • Cybersecurity in Financial Systems</i>
1345 – 1400	Course Conclusion <i>Using this Course Overview, the Instructor(s) will Brief Participants about Topics that were Covered During the Course</i>
1400 – 1415	POST-TEST
1415 – 1430	Presentation of Course Certificates
1430	Lunch & End of Course



Simulator (Hands-on Practical Sessions)

Practical sessions will be organized during the course for delegates to practice the theory learnt. Delegates will be provided with an opportunity to carryout various exercises using “MS-Excel” application.



MS-Excel

Course Coordinator

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