Haward Technology Middle East

COURSE OVERVIEW FM0673
Financial Analytical Skills

3.0 CEUs (30 PDHs) AWARD

H-STK© INCLUDED

Course Title
Financial Analytical Skills

Course Date/Venue
Please see page 3

Course Reference
FM0673

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 Financial Analytical Skills. It covers the financial statements, accounting principles and key financial ratios; the compounding and discounting techniques, net present value (NPV) calculation and data collection and validation; the profitability analysis and liquidity and solvency analysis; the efficiency and turnover ratios, trend and horizontal analysis and vertical analysis techniques; the DuPont analysis framework, financial forecasting basics and cash flow analysis; and the valuation methods, discounted cash flow (DCF) modeling, financial modeling using Excel and break-even and margin analysis.

During this interactive course, participants will learn the capital budgeting techniques, cost-volume-profit (CVP) analysis, business performance indicators and budgeting and variance analysis; the working capital management, strategic financial decision-making and financial statement analysis; the effective financial reports, visualization best practices and automating recurring reports; the financial risks and quantitative and qualitative risk analysis, scenario and sensitivity testing and risk-adjusted decision-making; the financial red flags, forensic accounting tools, common manipulation techniques and the role of analytics in fraud prevention; the financial integrity and transparency, regulatory compliance and role of internal audit and governance structures; and the reporting obligations and stakeholder trust.

Course Objectives

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

- Apply and gain a good working knowledge on financial analytical skills
- Discuss financial statements, accounting principles and standards and key financial ratios
- Carryout compounding and discounting techniques, net present value (NPV) calculation and data collection and validation
- Employ profitability analysis, liquidity and solvency analysis, efficiency and turnover ratios, trend and horizontal analysis and vertical analysis techniques
- Illustrate DuPont analysis framework, financial forecasting basics and cash flow analysis
- Apply valuation methods, discounted cash flow (DCF) modeling, financial modeling using Excel and break-even and margin analysis
- Carryout capital budgeting techniques, cost-volume-profit (CVP) analysis, business performance indicators and budgeting and variance analysis
- Apply working capital management, strategic financial decision-making and financial statement analysis for decision making
- Create effective financial reports, apply visualization best practices and automate recurring reports
- Identify financial risks and carryout quantitative and qualitative risk analysis, scenario and sensitivity testing and risk-adjusted decision-making
- Recognize financial red flags, forensic accounting tools, common manipulation techniques and the role of analytics in fraud prevention
- Discuss financial integrity and transparency, regulatory compliance, role of internal audit and governance structures and reporting obligations and stakeholder trust

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 a basic overview on financial analytical skills. This course is intended for credit managers, controllers and supervisors as well as finance administrators, business support assistants, payroll managers, business support professionals and those with accounts payable responsibilities.

Course Date/Venue

Session(s)	Date	Venue
1	June 22-26, 2025	Al Buraimi Meeting Room, Sheraton Oman Hotel, Muscat, Oman
2	October 19-23, 2025	Tamra Meeting Room, Al Bandar Rotana Creek, Dubai, UAE
3	February 01-05, 2026	Al Buraimi Meeting Room, Sheraton Oman Hotel, Muscat, Oman
4	April 12-16, 2026	Tamra Meeting Room, Al Bandar Rotana Creek, Dubai, UAE

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 course for technical reasons with no prior notice to participants. Nevertheless, the course objectives will always be met:

Day 1

0730 – 0800	*Registration & Coffee*
0800 – 0815	*Welcome & Introduction*
0815 – 0830	***PRE-TEST***
0830– 0930	***Introduction to Financial Analysis*** *Purpose and Objectives of Financial Analysis • Role of Financial Analysts in Organizations • Key Users of Financial Information • Ethical Considerations in Financial Analysis*
0930 – 0945	*Break*
945 – 1030	***Understanding Financial Statements*** *Structure and Components of the Balance Sheet • Income Statement Essentials • Cash Flow Statement Categories • Interrelationships Among Financial Statements*
1030 – 1100	***Accounting Principles & Standards*** *GAAP versus IFRS Overview • Revenue Recognition and Matching Principles • Accrual versus Cash Accounting • Depreciation and Amortization Impact*
1100– 1230	***Key Financial Ratios Overview*** *Liquidity Ratios (Current, Quick) • Profitability Ratios (Gross, Net Margin) • Leverage Ratios (Debt to Equity, Interest Coverage) • Efficiency Ratios (Asset Turnover, Inventory Turnover)*
1230 – 1245	*Break*
1245 – 1315	***Time Value of Money*** *Present versus Future Value Concepts • Compounding and Discounting Techniques • Net Present Value (NPV) Calculation • Internal Rate of Return (IRR) Fundamentals*

1315– 1330	***Data Collection & Validation*** *Sources of Financial Data (Internal, External) • Validating Accuracy and Reliability • Identifying Missing or Inconsistent Data • Pre-processing and Standardization*
1420 – 1430	***Recap*** *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*
1430	*Lunch & End of Day One*

Day 2

730 – 0830	***Profitability Analysis*** *Gross Profit Margin and Operating Margin • Return on Assets (ROA) • Return on Equity (ROE) • Earnings Before Interest and Taxes (EBIT)*
0830– 0930	***Liquidity & Solvency Analysis*** *Current and Quick Ratios • Cash Ratio and Working Capital • Debt-to-Equity and Debt Ratio • Times Interest Earned Ratio*
0930 – 0945	*Break*
0945 – 1130	***Efficiency & Turnover Ratios*** *Inventory Turnover • Accounts Receivable Turnover • Fixed Asset Turnover • Working Capital Turnover*
1130 - 1230	***Trend & Horizontal Analysis*** *Multi-Year Comparison of Financial Data • Identifying Growth Patterns • Analyzing Consistency and Anomalies • Use of Common-Size Statements*
1230 – 1245	*Break*
1245 – 1315	***Vertical Analysis Techniques*** *Common-Size Analysis of Income Statement • Common-size Balance Sheet Evaluation • Benchmarking Against Industry Averages • Comparative Analysis Among Competitors*
1315– 1330	***DuPont Analysis Framework*** *Decomposing ROE • Profit Margin, Asset Turnover, Equity Multiplier • Strategic Insights from DuPont Components • Linking DuPont with Business Performance*
1420 – 1430	***Recap*** *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*
1430	*Lunch & End of Day Two*

Day 3

0730 – 0830	***Financial Forecasting Basics*** *Objectives of Forecasting • Revenue and Expense Forecasting Techniques • Sensitivity and Scenario Analysis • Limitations of Forecasting Models*
0830– 0930	***Cash Flow Analysis*** *Direct versus Indirect Methods • Free Cash Flow to Firm (FCFF) • Free Cash Flow to Equity (FCFE) • Cash Flow Adequacy and Sustainability*
0930 – 0945	*Break*
0945 – 1130	***Valuation Methods Overview*** *Asset-Based Valuation Methods • Income Approach (DCF Method) • Market Approach (Comparables) • Choosing the Right Valuation Method*
1130 – 1230	***Discounted Cash Flow (DCF) Modeling*** *Cash Flow Projections • Determining Discount Rate (WACC) • Terminal Value Calculation • Interpreting DCF Results*

1230 – 1245	Break
1245 – 1315	***Financial Modeling Using Excel*** *Best Practices in Model Building • Linking Statements and Assumptions • Dynamic Formulas and Lookup Functions • Audit and Troubleshooting Models*
1315– 1330	***Break-Even & Margin Analysis*** *Fixed versus Variable Cost Behavior • Break-Even Point Calculation • Contribution Margin Analysis • Operating Leverage Insights*
1420 – 1430	***Recap*** *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*
1430	Lunch & End of Day Three

Day 4

0730 – 0830	***Capital Budgeting Techniques*** *Net Present Value (NPV) Application • Internal Rate of Return (IRR) versus Payback Period • Profitability Index (PI) Use Post-Audit of Capital Projects*
0830– 0930	***Cost-Volume-Profit (CVP) Analysis*** *Analyzing Cost Behavior • Margin of Safety • Multi-Product Break-Even Analysis • Impact of Sales Mix on Profitability*
0930 – 0945	Break
0945 – 1130	***Business Performance Indicators*** *Key Performance Indicators (KPIs) • Balanced Scorecard Metrics • EVA (Economic Value Added) Analysis • Industry-Specific Benchmarks*
1130 – 1230	***Budgeting & Variance Analysis*** *Preparing Operating and Financial Budgets • Flexible Budgeting • Variance Analysis (Price, Volume, Efficiency) • Root Cause Analysis of Variances*
1230 – 1245	Break
1245 – 1315	***Working Capital Management*** *Managing Receivables and Payables • Inventory Optimization Techniques • Cash Conversion Cycle • Liquidity Improvement Strategies*
1315– 1330	***Strategic Financial Decision-Making*** *Make versus Buy Analysis • Lease versus Purchase Decision • Outsourcing Financial Impacts • Mergers & Acquisitions Financial Considerations*
1420 – 1430	***Recap*** *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*
1430	Lunch & End of Day Four

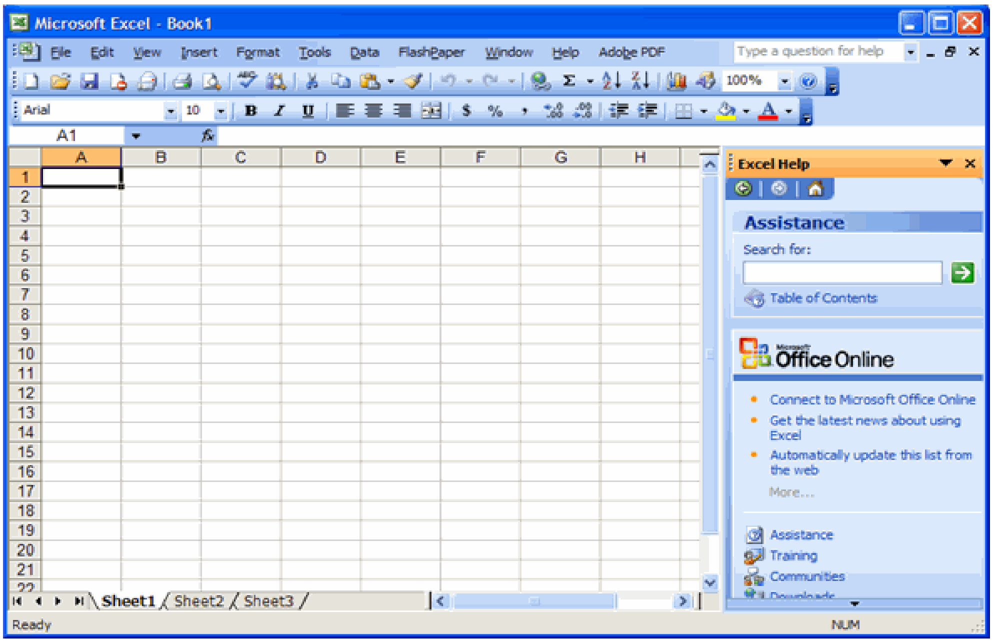
Day 5

0730 – 0830	***Financial Statement Analysis for Decision Making*** *Integrating Ratio, Trend and Cash Flow Analysis • Identifying Red Flags • Assessing Financial Health and Creditworthiness • Investor and Stakeholder Perspectives*
0830– 0930	***Management Reporting & Dashboards*** *Creating Effective Financial Reports • KPI Dashboards Using Excel or Power BI • Visualization Best Practices • Automating Recurring Reports*
0930 – 0945	Break
0945 – 1100	***Risk Assessment & Mitigation*** *Identifying Financial Risks • Quantitative and Qualitative Risk Analysis • Scenario and Sensitivity Testing • Risk-Adjusted Decision-Making*

1100 – 1230	***Fraud Detection through Financial Analysis*** *Recognizing Financial Red Flags • Forensic Accounting Tools • Common Manipulation Techniques • Role of Analytics in Fraud Prevention*
1230 – 1245	*Break*
1245 – 1300	***Ethics & Governance in Financial Analysis*** *Financial Integrity and Transparency • Regulatory Compliance • Role of Internal Audit and Governance Structures • Reporting Obligations and Stakeholder Trust*
1300– 1345	***Capstone: Real-World Financial Analysis Case Study*** *Analyzing a Company's Full Set of Financials • Preparing a Financial Analyst Report • Presenting Key Findings and Recommendations • Peer Review and Group Critique*
1345 – 1400	***Course Conclusion*** *Using this Course Overview, the Instructor(s) will Brief Participants about the Course Topics that were Covered During the Course*
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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