

COURSE OVERVIEW FM0220 **Financial Analysis, Modelling & Forecast**

Course Title

Financial Analysis, Modelling & Forecast

Course Date/Venue

December 14-18, 2025/Tactic Meeting Room, Aloft Dharan Hotel, Al Khobar, KSA

Course Reference

FM0220

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 the “MS Excel” application.



This course is designed to provide participants with a detailed and up-to-date overview of advanced finance analysis. It covers the financial analysis, forecasting and valuation modeling tools and techniques; the break-even, operating leverage and contribution margin; the discounting and compounding analysis techniques; the capital investment proposals; the financial position including asset quality, liabilities, liquidity analysis and the statement of cash flows; and the various techniques for analyzing operating performance.



Further, the course will also discuss the financial structure of the firm; the variance analysis as a financial tool and the process of evaluating business segments; the various tools and techniques for analyzing cash, accounts, receivable and inventory; the portfolio investment analysis information covering accounting aspects, analytical implications, financial assets and mutual funds; and the sources and guidelines used to finance the business.

During this interactive course, participants will learn the techniques for analyzing mergers and acquisitions; the forecasting methods for financial planning; the Markov methods, financial forecasting, planning and budgeting techniques; the importance of forecast cash inflows for budgeting; the application and uses of financial modeling; the various techniques used to develop optimal budgets; the spreadsheet and financial modeling packages; the management games for executive training; and the corporate and security valuations.

Course Objectives

Upon the successful completion of the course, participants will be able to:-

- Apply and gain an in-depth knowledge on managing and organizing account receivable
- Discuss accounts receivable accounts receivable cycle policies and procedures for AR management and AR and financial statements
- Identify credit risk in AR, customer creditworthiness, rating systems, limits and approvals and high-risk customers
- Discuss credit management principles and credit policies and terms
- Employ collection process and techniques and explain legal and contractual aspects; including the role of technology in credit and collections
- Apply invoicing best practices, cash application and reconciliation and payments to invoices
- Recognize performance metrics in AR and process improvement tools as well as identify and assess AR risks
- Carryout AR compliance and controls, fraud prevention in AR, credit insurance and factoring
- Identify AR in international trade and strategic role of AR in business performance
- Apply customer relationship management in AR by outsourcing AR functions, advantages of outsourcing AR
- Discuss the risks and challenges in outsourcing and choosing an outsourcing partner
- Explain artificial intelligence in credit scoring, robotic process automation (RPA) for AR, blockchain in receivables management and cloud -based AR management platforms
- Discuss real -time payments and fintech innovations, dynamic discounting and supply chain finance, ESG factors in AR management and data-driven -making in finance

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**.*

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:

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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.

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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. Osama Harairi, MBA, BA, DBA (on-going), CPA, is a **Certified Public Accountant** and an **International Expert** in **Financial Management** with **25 years** of practical experience in the areas of **Accounting Principles**, Accounting for Asset Retirement Obligations (**AROs**), **Financial Data** Analysis Concepts & Process, **Financial & Accounting** Management, **Financial** Analysis & Planning, **Finance & Auditing** Management, **Financial Markets** Regulations, **Financial Accounting**, International Financial Reporting Standards (**IFRS**), **Financial Reporting**, **Financial** Models & Systems, **Financial Indicators**, Financial Leverage, **Financial** Modelling & Forecasting, **Financial Analysis** Techniques, **Financial Planning** Techniques, **Cost** Optimization, Effective **Budgeting & Cost** Control, Planning & Forecasting **Cost**, **Economic Cost** Analysis, Evaluating **Cost & Revenue**, **Budgeting & Cost** Control, **Revenues & Profit** Margins, **Investment & Strategic** Planning, **Cash Flow**, **Corporate Finance**, **Investment & Asset** Management, **Operation** Management, **Debt Restructuring**, **Budgeting & Risk** Management, Master Planning, Annual **Costs & Expenses** Reduction, **Sales & Profit** Average Increase, **Budgeting & Cost** Control, **Budget Forecasting**, **Risk** Analysis & Management, **Business Process** Analysis & Modelling, **Strategic** Management, **Foreign Exchange**, **Trading**, **Market & Financial** Analysis, **Business Planning**, **Total Productivity** Measurement & Improvement, **Project** Implementation, **Cost Control & Resource** Allocation Management, **Productivity** Enhancement, **International Treasury** Management, **Procurement & Stock** Management, Return on Capital, Discounted Cash Flows, **Equity Profitability** Analysis, **Credit** Analysis, **Vendor Invoice** Processing & Management, **Microsoft Dynamics** and **ERP** System.

During his career life, Mr. Osama had occupied several important positions such as being the **Group CEO**, **Chief Executive Officer**, **Chief Financial Officer**, **Deputy General Manager**, **Acting General Manager**, **Accounting Department Head**, **Financial Manager**, **Accounting Manager**, **Senior Accountant**, **Accountant**, **Cashier Supervisor**, **Financial Consultant**, **Financial Trainer/Lecturer**, **Group Finance Consultant**, **External Auditor**, **Tax Calculation Expert** and **Cashier** of HS Group, Almas/Murad Group, Canadian Aluminum Industries, Gulf Food Co. Ltd., Silver Establishment, Musallam Establishment, Zahawani, Al-Naji, Basamat Center, Al Jazira, Al Ramiz International Group, Subhi Abu Gallous Co. and Rum Alladin Engineering Industries Co.

Mr. Osama has a **Bachelor's degree** in **Accounting**, holds **MBA** and currently enrolled for **Professional Doctorate of Business Administration (DBA)**. Further, he is also a **Certified Trainer**, a **Certified Public Accountant (CPA)**, a **Certified Internal Verifier/Assessor/Trainer** by the **Institute of Leadership & Management (ILM)**, a **Board Member** and has wide range of published reports and journal articles in banking consulting and economic publications. He has further delivered numerous trainings, courses, seminars, conferences and workshops 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.

Accommodation

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

Course Fee

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

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, 14th of December 2025

0730 – 0800	Registration & Coffee
0800 – 0815	Welcome & Introduction
0815 – 0830	PRE-TEST
0830 – 0930	How to Use Break-even, Operating Leverage & Contribution Margin Break-even Analysis • Measuring and Examining the Effects of Operating Leverage • Contribution Margin Analysis
0930 – 0945	Break
0945 – 1030	Applying Discounting & Compounding Analysis Techniques Future Value of \$1 • Future Value of an Annuity of \$1 • Future Value of an Annuity Due of \$1 • Present Value of \$1 • Present value of an Annuity Due of \$1 Perpetuities • Use of Financial Calculators and Spreadsheet Software
1030 – 1215	How Evaluating Capital Investment Proposals Leads to Sound Decision Making Accounting (Simple) Rate of Return • Payback Period • Discounted Payback Period • Net Present Value • Profitability Index • Contingent Proposals • Internal Rate of Return (Time-Adjusted Rate of Return) • Nondiscretionary Projects • Comparison of Methods • Capital Budgeting Process • Risk and Uncertainty

1215 – 1230	Break
1230 – 1420	How to Analyze Financial Position Analyzing Asset Quality • Liabilities • Liquidity Analysis • Appraisal of Solvency • Analyzing the Statement of Cash Flows • Potential for Business Failure
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: Monday, 15th of December 2025

0730 – 0830	Techniques for Analyzing Operating Performance Quality of Earnings • Analysis of Discretionary Costs • Cash Flow from Operations • The Role of Taxable Income • Residual Income • Accounting Estimates • Internal Control and Management Honesty • Auditor Relations and Reports
0830 – 0930	How to Analyze the Financial Structure of the Firm How to Measure the Stability of Earnings • Stability Elements • Product Line Characteristics • Measuring a Company's Success • Risk • Industry Characteristics • Economic Factors • Political Factors
0930 – 0945	Break
0945 – 1100	Using Variance Analysis as a Financial Tool Usefulness of Variance Analysis • Standard Setting • Sales Variances • Cost Variances • Variances to Evaluate Marketing Effort • Nonfinancial Performance Measures
1100 – 1215	How to Evaluate Business Segments Appraising Manager Performance • Cost Center • Investment Center
1215 – 1230	Break
1230 – 1420	Tools & Techniques for Analyzing Cash, Accounts Receivable & Inventory Evaluating Working Capital • Cash Management • Cash Models • Management of Accounts Receivable • Inventory Planning and Control
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: Tuesday, 16th of December 2025

0730 – 0830	Portfolio Investment Analysis Information You Need Accounting Aspects • Analytical Implications • Obtaining Information • Risk Versus Return • Financial Assets • Real Assets • Portfolio Analysis • Mutual Funds • Fundamental Analysis • Technical Analysis
0830 – 0930	How to Finance the Business Financial Planning • Short and Intermediate Term Financing Sources • Comparing Short- to Long-Term Financing • Long-Term Financing • Cost of capital

0930 – 0945	Break
0945 – 1100	Techniques for Analyzing Mergers & Acquisitions Mergers • Deciding on Acquisition Terms • Acquisition of Another Business • Impact of Merger on Earnings per Share and Market Price per Share • Risk • Holding Company • Divestiture
1100 – 1215	Forecasting & Financial Planning as Management Tools Who Uses Forecasts? • Forecasting Methods • Selection of forecasting Method • The Qualitative Approach • Common Features and Assumption Inherent in Forecasting • Steps in the Forecasting Process
1215 – 1230	Break
1230 – 1420	Forecasting Methods for Financial Planning Naïve Models • Smoothing Techniques • The Computer and Exponential Smoothing • Forecasting Using Decomposition of Time Series
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: Wednesday, 17th of December 2025

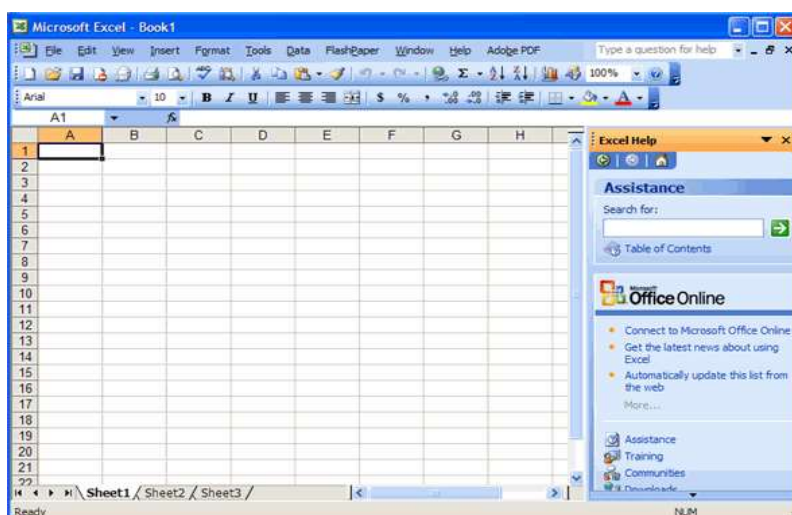
0730 – 0830	How to Forecast with Regression & Markov Methods Regression Analysis for Sales and Earnings Projection • Regression Statistics • Statistics to Look for in multiple Regressions • Evaluation of Forecasts • Checklists – How to Choose the Best Forecasting Equation • Use of a Computer Statistical Package for Multiple Regression • Models Based on Learned Behavior-Markov Model
0830 – 0930	Financial Forecasting, Planning & Budgeting Techniques Financial Forecasting • Budgeting and Financial Planning • How the budget Works: An Example • A Shortcut Approach to Formulating the Budget • Computer-Based Models and Spreadsheet Program Models for Budgeting • Zero-Based Budgeting • The CPA's Involvement and Responsibility with Prospective Financial Statements
0930 – 0945	Break
0945 – 1100	How to Forecast Cash Inflows for Budgeting Probability Matrix Approach • Regression Approach • Is Cash Flow Software Available?
1100 – 1215	Financial Modeling Financial Model • Applications and Uses of Financial Models • Putting Financial Modeling into Practice • Quantitative Techniques Used in Financial Models • Developing Financial Models • Model Specification • Comprehensive Financial Model
1215 – 1230	Break
1230 – 1420	Techniques to Use to Develop Optimal Budgets Linear Programming • Goal Programming
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: Thursday, 18th of December 2025

0730 – 0930	Using Spreadsheet & Financial Modeling Packages <i>Use of Spreadsheet Programs for Financial Modeling • Forecasting Business Failures with Z Scores • Z-Score Model • Words of Caution • Budgeting and Planning Software</i>
0930 – 0945	Break
0945 – 1100	How to Use & Apply Management Games for Executive Training <i>Executive Management Games • Advantages and Disadvantages of Executive Games • Validating the Game • A New Role for Computerized Executive Games</i>
1100 – 1215	Corporate Valuations <i>Steps in Valuation • Business Valuation Methods</i>
1215 – 1230	Break
1230 – 1345	Security Valuation <i>How to Value a Security • How to Value Bonds • How to Value Common Stock • How to Forecast Stock Price – A Pragmatic Approach • What are the Determinants of the Price-Earnings Ratio? • How to Read Beta • What Does It Mean When a Firm's Stock Sells on a High or Low P/E Ratio?</i>
1345 – 1400	Course Conclusion <i>Using this Course Overview, the Instructor(s) will Brief Participants about the Course Topics that were Covered During the Course</i>
1400 – 1415	POST-TEST
1415 – 1430	<i>Presentation of Course Certificates</i>
1430	<i>Lunch & End of Course</i>

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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