

# Executive Certification in Finance for Non-Finance Managers



Executive Certification | 15 Credit Hours

## 1. Program Overview

Managers and professionals working in banks and financial institutions often make decisions that affect budgets, costs, service quality, operational efficiency, client profitability, resource allocation, and business performance. However, many non-finance professionals find financial statements, budgets, ratios, cash flows, and performance indicators difficult to interpret in practical terms. This executive certification is designed to build practical financial literacy for non-finance managers and professionals in banking and financial-sector environments.

## 3. Key Learning Areas

Financial literacy, financial statements, profitability, margins, cost behavior, cash flow, liquidity, working capital, budgeting, variance analysis, KPIs, financial warning signs, and managerial decision-making.

## 2. This Program Helps Participants Answer

1. What do financial statements actually tell me about business performance?
2. Is the business, branch, department, or client financially healthy?
3. How do costs, margins, cash flows, and working capital affect results?
4. What financial numbers should managers monitor regularly?
5. How can I use financial information to make better managerial decisions?

## 4. Target Participants

Branch managers, operations managers, HR/training professionals, administration/procurement teams, compliance and support-function managers, relationship support staff, business development officers, department heads, unit managers, banking trainees, and non-finance professionals in financial services.

## 5. Program Structure / Modules

Module	Focus	Indicative Hours
1. Financial Thinking for Managers	Why financial literacy matters and how decisions affect financial results.	2
2. Understanding Financial Statements	Plain-language interpretation of income statement, balance sheet, and cash flow statement.	3
3. Profitability, Margins & Cost Behavior	Revenue, direct costs, overheads, gross margin, operating profit, and cost control.	2
4. Cash Flow, Liquidity & Working Capital	Profit vs cash, operating cash flow, receivables, inventory, payables, and liquidity pressure.	3
5. Budgets, Variance Analysis & Financial KPIs	Budget ownership, variance analysis, cost control, basic ratios, KPIs, and performance monitoring.	3
6. Practical Financial Decision-Making Workshop	Budgeting, cost control, resource allocation, operational decisions, and business performance.	2

## 6. Practical Learning Methodology

Plain-language financial interpretation, practical banking and business examples, KPI exercises, budget review exercises, cash-flow mini cases, cost-control scenarios, decision-making exercises, and group discussions.

## 7. Expected Learning Outcomes

1. Understand key financial statements in plain business language.
2. Interpret profitability, cash flow, budgets, and performance indicators.
3. Distinguish profit from cash and understand working-capital impact.
4. Read budget variances and identify basic financial warning signs.
5. Use financial information to support better managerial decisions.

## 8. Program Information

Item	Details
Course Code	C2026/06/05
Certification Type	Executive Certification
Duration	15 Credit Hours
Delivery Format	In-Person / Online / Hybrid, subject to institutional requirements
Recommended Cohort Size	20-35 participants
Scheduling Options	Weekday / Weekend / Customized corporate cohorts
Corporate Delivery	Available for in-house institutional delivery
Assessment Format	Practical exercises, financial interpretation tasks, and applied decision-making workshop
Certification Awarded By	NID Capital
Pricing	Customized corporate pricing available upon request
Note	Module hours are indicative and may be adjusted for customized corporate cohorts.