

Training Title	Finance Made Simple: Essential Skills for Non-Financials
Trainer	Sanaa HAJJ (PhD)
Date & Time	Date: November 18, 2026 Time: 10:00 AM – 3:00 PM
Venue	Lebanese Training Center – Sanayeh, CCIAB Bldg. – 6 th Floor
Target Audience	Professionals, managers, entrepreneurs and business owners without a formal financial background.

Outline

Building Financial Awareness

1. Understanding the Language of Finance Why finance matters for non-financial managers; revenue, expenses, profit, assets, liabilities, equity and cash flow; profit vs. cash

2. The Income Statement – Revenue, COGS, gross profit, operating expenses, EBITDA/operating profit, net profit; understanding profitability.

3. The Balance Sheet – Assets, liabilities and equity; current vs. non-current items; understanding financial position.

4. The Cash Flow Statement – Operating, investing and financing cash flows; why profitable companies can face cash shortages.

5. Connecting the Three Statements –

How business decisions affect financial statements; practical mini case.

Mastering Core Financial Skills

1. Understanding Business Costs – Fixed vs. variable costs; direct vs. indirect costs; cost behavior.

2. Budgeting – Purpose of a budget; revenues and expenses; preparing a simple operating budget; budget vs. actual.

3. Forecasting – Budget vs. forecast; assumptions; updating forecasts when business conditions change.

4. Break-Even Analysis – Contribution margin; break-even point in units and sales value; margin of safety; implications for pricing and sales targets.

	5. Practical Exercise – Participants prepare a simple budget and calculate break-even for a business case. Applying Finance to Business Decisions 1. From Numbers to Decisions – Using financial information to support managerial decisions. 2. Essential Financial Ratios – Profitability, liquidity, efficiency and leverage ratios; interpreting ratios rather than simply calculating them. 3. Investment Decisions – Cost vs. benefit; initial investment; expected returns; basic investment evaluation. 4. Understanding ROI – Calculating and interpreting Return on Investment; comparing alternatives. 5. Financial Decision-Making Case Study – Participants analyse a business situation, identify the relevant financial information and recommend a decision. 6. Key Takeaways & Action Plan – Applying financial thinking to participants’ own professional context.
Outcome	By the end of the workshop, participants should be able to understand the language of finance, interpret basic financial statements, distinguish key cost concepts, prepare a simple budget and forecast, calculate break-even, use basic financial ratios, assess investment decisions and ROI, and use financial information to support business decisions.