

FINANCIAL ANALYSIS: VIABILITY & SUSTAINABILITY

OBJECTIVES OF THE PROGRAMME

Successful completion of this programme, will equip relationship managers and credit managers with practical knowledge and tools assisting them to properly understand the clients' financial position from both a diagnostic and a business model perspective. Interactive learning, simulation tools and real life case studies will be utilized to assist participants to perform diagnostic analysis on their clients' financial statements and establish financial viability. This programme aims to develop the fundamental knowledge and competencies to interpret financial information, recognize risk and return in capital budgeting, interpret capital structuring decisions, understand the difference between profits and cash flows, realize the important link between sustainable growth and its impact on cash flows and assess the costs and benefits of business decisions.

LEARNING OUTCOMES

By the end of the programme, participants should be able to:

- Understand the basic accounting principles to interpret financial statements
- Apply basic financial analysis frameworks in evaluating financial decisions
- Consider risk and return in capital budgeting
- Evaluate capital investment projects using discounted cash flow techniques
- Analyze the debt-equity ratio in capital structuring decisions
- Comprehend the importance of sustainable growth and the impact of growth on the cash flows of the business
- Effectively communicate operational and financial strategies

PROGRAMME OUTLINE

This programme covers the fundamentals of financial management that are important to corporate managers, and introduce the key factors that influence financial decisions.

Topics addressed are:

- Analysis of financial statements and cash flows
- Cost-volume-profit-analysis
- Budgeting
- Balanced scorecard
- Ratio analysis
- Cost of capital
- Debt versus Equity
- Evaluating Capital Budgeting Projects using NPV
- The management of growth
- Performance appraisal using EVA



Who should attend

Relationship managers and credit managers within the banking environment, seeking practical knowledge and tools to assisting them in properly understanding the clients' financial position from both a diagnostic and business model perspective.

Duration:

3 months

Blended learning approach between contact sessions and online learning



Accreditation

- After the successful completion of the programme, the student will receive a certificate issued and endorsed by the UFS. Recognition to the Higher Certificate in Management Development is available.
- All short learning programmes can be customised and offered on an in-house basis.
- Credits: 20

Enquiries:

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