

Money Matters

Properly Understand the Numbers that Your CFO Talks About



Focus on: **The Manager** **The Specialist** **Spotlight Programme** **Hands-on Skills**

Course Overview

In many organisations, finance feels like a foreign language. Managers are expected to deliver profit, control budgets, justify investments, and defend decisions in front of senior leadership — yet many have never truly seen how the numbers connect.

Money Matters is a highly immersive, interactive 5-day board-based business simulation designed specifically for managers without formal financial training. Participants work in competing teams as the Board of Directors of a growing manufacturing and distribution company. Using physical counters to represent: Cash, Shareholder Funds, Debt, Fixed Assets, Working Capital, Costs, Revenues, Tax and Retained earnings.

Every business decision is visibly mapped onto a live board. There are no spreadsheets, no hidden calculations, no black boxes. Nothing disappears into a system and reappears as a mysterious answer. If cash leaves the company, it leaves physically. If profit is generated, it must be built step-by-step. If debt increases, everyone sees it.

Over five continuous days, complexity increases progressively: Core trading decisions, Cost control and pricing, Working capital and liquidity, Strategy and differentiation, Luxury product investment options, Debt funding and gearing, Financial ratios, Investment appraisal (NPV & IRR) and Value creation and shareholder returns.

By the end of the programme, participants will confidently understand and interpret:

- Profit & Loss statements
- Balance Sheets
- Cash flow mechanics
- Financial ratios
- Break-even analysis
- Capital investment decisions

And most importantly — they will understand the numbers that their CFO talks about.

Course Objectives		This Course is Ideal For:	
1	Explain how Profit & Loss and Balance Sheets connect in real business decisions	✓	Operational Managers, Department Heads and Country Managers
2	Manage working capital, understand liquidity risk and differentiate profit from cash	✓	Technical Managers with budget responsibility
3	Interpret and calculate key financial ratios, conduct break-even and pricing analysis, and evaluate investment decisions using NPV and IRR (manually)	✓	Government Managers
4	Understand how strategic positioning affects financial performance, and how to make	✓	Business Unit Leaders and Senior Supervisors transitioning into management

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	board-level decisions that create measurable value	
Course Content		
Day	Theme	Coverage
1	Financial Foundations in Motion - Seeing the Business Engine	<ul style="list-style-type: none">Purpose of finance in managementThe money cycle: Cash → Assets → Sales → Profit → ValueStructure of the Profit & Loss AccountIntroduction to the Balance SheetThe difference between profit and cashWorking capital fundamentalsSimulation Launch: Teams formed as competing companies, Allocation of shareholder capital, Acquisition of assets and resources, Initial product decisions, Basic market trading rounds (Months 1–3), Publishing first P&L manually, Constructing first Balance Sheet from board dataLearning Outcomes: Participants physically build a P&L and Balance Sheet from board movements — no formulas hidden from view.
2	Pricing, Costing & Liquidity Control - Making Money (or Losing It)	<ul style="list-style-type: none">Fixed vs variable costsContribution marginBreak-even analysis (manual plotting)Cost-based vs value-based pricingIntroduction to premium/luxury product optionCash flow timing and credit riskTax mechanics and retained profitSimulation Rounds (Months 4–6): Competitive bidding, Marketing investment decisions, Luxury line investment option, Cash flow stress event, Tax liabilities introduced, Working capital pressure, Break-even plotted from actual team dataLearning Outcomes: Managers see how pricing and cost structure directly alter liquidity and survival.
3	Strategy, Risk & Financial Performance - Competing for Value	<ul style="list-style-type: none">Competitive strategy: Cost Leadership vs DifferentiationMargin managementAsset utilisationIntroduction to financial ratios: Gross Profit %, Return on Sales (ROS), Return on Net Assets (RONA), Current Ratio, Acid Test, Days Sales OutstandingSimulation Rounds (Months 7–8): Shareholder cross-investment exercise, Brand-building investment for premium contracts, Debt

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		<p>funding option introduced (with interest cost), Depreciation applied manually, Ratio calculations using board data</p> <ul style="list-style-type: none"> • Learning Outcomes: Participants calculate and interpret ratios from their own performance — and compare against competitors.
4	Investment Decisions & Capital Growth - Thinking Like a Board	<ul style="list-style-type: none"> • Capital expenditure decisions • Time value of money • Discounted Cash Flow (DCF) • Net Present Value (NPV) • Internal Rate of Return (IRR) • Weighted Average Cost of Capital (WACC) • Gearing and funding structures • Major Simulation Decision, the opportunity to: Invest in new production facility, Expand into luxury high-margin segment, Increase production capacity by 75%, Choose funding structure (equity vs debt), • Teams must: Forecast future cash flows, Calculate NPV manually, Estimate IRR using manual interpolation, Decide whether to proceed • Learning Outcomes: Participants conduct real capital appraisal without spreadsheets — using structured financial reasoning.
5	Value Creation & Executive Thinking - Understanding the CFO Conversation	<ul style="list-style-type: none"> • Linking P&L, Balance Sheet and Cash Flow • Managing working capital strategically • Variance analysis • Managing for shareholder value • Sustainable growth • Risk vs return trade-offs • Final Simulation Rounds (Months 9–12): Economic shock event, Debt covenant pressure, Liquidity stress test, Final accounts publication, Full year P&L, Full year Balance Sheet, Final ratio comparison, Shareholder return calculation • Board Presentations, each team presents: Their financial strategy, Investment rationale, Ratio performance, Value creation narrative, Lessons learned. • Individual Action Planning, Where do I influence financial performance?, What conversations will I now have differently?, How will I challenge my own cost base?

Course Assessment	Certification
Participants will be assessed on: Participation in sessions	Upon successful completion of the course, participants will receive a Certificate of Successful

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Completion of exercises & case studies	<p>Completion, along with a Transcript of Marks showing the performance by grade in each element of assessment and overall.</p>	
Team financial performance		
Accuracy of calculations		
Participation in board decisions		
Investment case justification		
Final board presentation		
Individual action plan		
Course Instructor		
This speaker for this course is an internationally experienced business strategist and trainer with over 30 years' experience across corporate, pharmaceutical, government and industrial sectors. He holds an MBA from a UK University and is a Fellow of the Chartered Institute of Marketing (FCIM). He is recognised internationally for his work in Financial Management, Strategic Account Management, and Customer Experience Strategy.		