



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Financial Practices and Ratio Analysis

Business, Commerce and Management Studies / Generic Management

Unit Standard 252023 · NQF Level 5 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips learners with the skills to apply financial practices and ratio analysis in a business context. Participants will learn to interpret financial statements, calculate key financial ratios, and use these insights to support decision-making. The course is aligned with SAQA Unit Standard 252023 and is designed for corporate professionals seeking to enhance their financial acumen.

Category	Business, Commerce and Management Studies
Subfield	Generic Management
Unit Standard	252023
Accreditation	SAQA Accredited · NQF Level 5 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply the principles of financial management to ensure sound financial practices within an organisation.
- Analyse financial statements to assess the financial health and performance of a business.
- Calculate and interpret liquidity, profitability, and solvency ratios to inform business decisions.
- Evaluate financial data to identify trends and areas for improvement.
- Implement financial controls and procedures to safeguard assets and ensure compliance.
- Demonstrate the ability to communicate financial information effectively to stakeholders.

WHO SHOULD ATTEND

- This course is ideal for managers, supervisors, and team leaders who need to understand and apply financial principles in their roles.
- It is also suitable for entrepreneurs and small business owners looking to improve financial management.

COURSE OUTLINE

Day 1: Introduction to Financial Statements and Accounting Concepts

- Overview of financial accounting and reporting.
- The accounting equation and double-entry bookkeeping.
- Components of the statement of financial position (balance sheet).
- The income statement: revenue, expenses, and profit.
- Accrual vs. cash basis accounting.
- Basic journal entries and ledger accounts.

Day 2: Financial Statement Analysis – Liquidity and Solvency Ratios

- Importance of liquidity in business operations.
- Current ratio, quick ratio, and cash ratio.
- Working capital cycle and turnover ratios.
- Debt-to-equity ratio and gearing.
- Interest coverage ratio and debt service capacity.
- Case study: assessing a company's short-term and long-term financial health.

Day 3: Profitability and Efficiency Ratios

- Gross profit margin, operating profit margin, net profit margin.
- Return on assets (ROA) and return on equity (ROE).
- Asset turnover, inventory turnover, receivables turnover.
- Days sales outstanding (DSO) and days inventory outstanding (DIO).
- Dupont analysis: decomposing ROE.
- Practical exercise: calculating and interpreting ratios from real financial statements.

Day 4: Cash Flow Analysis and Investment Ratios

- Structure of the cash flow statement.
- Operating cash flow and cash flow from operations.
- Free cash flow: calculation and significance.
- Earnings per share (EPS), price-to-earnings (P/E) ratio.
- Dividend yield, dividend cover, and payout ratio.
- Case study: comparing cash flow performance of two companies.

Day 5: Integrated Financial Analysis and Reporting

- Steps in a full financial analysis.
- Combining liquidity, solvency, profitability, and efficiency insights.
- Identifying financial distress signals (Altman Z-score).
- Limitations of ratio analysis and non-financial factors.
- Ethics in financial reporting and analysis.
- Group project: present a financial analysis report.

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **8 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 24,200.00	R 24,200.00
1	In-House	R 31,400.00	R 31,400.00
1	On-Campus (Pretoria)	R 36,200.00	R 36,200.00

UPCOMING SESSIONS

Start	End	Method	Venue
03 Aug 2026	07 Aug 2026	On-Campus	Pretoria, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Dubai, UAE
03 Aug 2026	07 Aug 2026	On-Campus	Cape Town, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Mauritius
03 Aug 2026	07 Aug 2026	On-Campus	Johannesburg, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Lagos, Nigeria
10 Aug 2026	14 Aug 2026	On-Campus	Mauritius
10 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

- 1. Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 252023) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
- 2. Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
- 3. Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
- 4. Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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