



Financial Statement Analysis & Decision-Making

28 December 2026 – 1 January 2027
Accra (Ghana)



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Introduction

The Financial Statement Analysis & Decision-Making course develops the analytical knowledge to interpret financial statements and support sound business decisions. It examines the structure, purpose, and relationships among the income statement, balance sheet, cash flow statement, and supporting financial information. Participants explore financial statement analysis techniques, financial ratios, trend analysis, profitability, liquidity, solvency, efficiency, and cash flow performance. The program addresses how analysts evaluate financial results, identify risks, compare business performance, and recognize significant financial patterns. It emphasizes converting accounting information into meaningful conclusions for management and stakeholders. Participants develop an approach to financial analysis and decision-making using realistic business situations and financial information.

Targeted Groups

This Financial Statement Analysis & Decision-Making training targets professionals seeking knowledge and skills:

- Finance and accounting professionals interpreting financial statements.
- Financial analysts evaluating business performance.
- Managers making financially informed decisions.
- Accountants reviewing financial information and trends.
- Investment professionals assessing company performance.
- Business professionals evaluating financial risks.
- Executives using financial results for strategic decisions.

Course Objectives

Participants will achieve the following objectives by completing the Financial Statement Analysis & Decision-Making course:

- Understand the purpose and structure of financial statements.
- Interpret income statements, balance sheets, and cash flow statements.
- Apply financial statement analysis techniques systematically.
- Calculate and interpret key financial ratios.
- Evaluate profitability, liquidity, solvency, and efficiency.
- Perform meaningful trend and comparative analysis.
- Assess working capital and cash flow performance.
- Identify financial strengths, weaknesses, and warning signals.
- Analyze financial information for business decisions.
- Compare company performance across periods and benchmarks.
- Interpret financial results within business and industry contexts.
- Evaluate the quality and reliability of reported financial information.
- Connect financial analysis with strategic decision-making.
- Recognize relationships between accounting measures and business performance.
- Formulate evidence-based conclusions from financial analysis.

Targeted Competencies

Participants will gain the following competencies during the Financial Statement Analysis & Decision-Making program:

- Financial statement interpretation.
- Financial information analysis.
- Ratio calculation and interpretation.
- Profitability assessment.
- Liquidity analysis.
- Solvency evaluation.
- Working capital analysis.
- Cash flow interpretation.
- Trend analysis.
- Comparative performance analysis.
- Financial risk identification.
- Business performance evaluation.
- Analytical reasoning.
- Evidence-based financial decision-making.
- Management-oriented financial interpretation.

Real-world Case Studies

In this Financial Statement Analysis & Decision-Making training, participants develop skills through the following cases:

- Analyze a manufacturing company's statements to identify declining profitability.
- Compare two companies using financial ratios and operating trends.
- Evaluate liquidity problems caused by weak working capital management.
- Assess cash flow differences despite similar reported profits.
- Examine financial indicators before approving a major business investment.
- Interpret financial warning signals and determine appropriate management responses.

Course Content

Unit 1: Foundations of Financial Statement Analysis

- Define financial statement analysis and its business role.
- Review the purpose and structure of key financial statements.
- Understand links between income, balance sheet, and cash flow statements.
- Identify financial information used in performance analysis.
- Recognize key users of financial statements.
- Examine limitations of financial statement information.

Unit 2: Financial Ratio Analysis and Performance Measurement

- Explain the purpose of financial ratio analysis.
- Analyze liquidity ratios and short-term financial strength.
- Evaluate profitability and earnings performance.
- Assess solvency and long-term financial stability.
- Measure asset and working capital efficiency.
- Compare ratios with historical and industry benchmarks.
- Interpret changes in financial ratios.

Unit 3: Trend, Comparative, and Cash Flow Analysis

- Examine horizontal analysis across reporting periods.
- Apply vertical analysis to financial statements.
- Identify important financial trends and changes.
- Compare company performance using relevant benchmarks.
- Analyze operating, investing, and financing cash flows.
- Examine profit and cash flow relationships.
- Assess working capital and liquidity movements.
- Identify unusual financial changes.

Unit 4: Financial Risk and Business Performance Evaluation

- Evaluate financial strengths and weaknesses.
- Identify liquidity, profitability, and leverage risks.
- Examine working capital and business continuity risks.
- Analyze debt levels and financial stability.
- Evaluate earnings quality and sustainability.
- Recognize financial warning indicators.
- Interpret results within business and industry contexts.
- Assess financial risks affecting decisions.

Unit 5: Financial Analysis for Decision-Making

- Link financial analysis with business decisions.
- Evaluate financial information for investment decisions.
- Assess performance before major expenditures.
- Use ratios to support resource allocation.
- Compare decisions using profitability, liquidity, and risk.
- Develop conclusions from financial analysis.
- Communicate financial findings to management.
- Use analysis for ongoing performance monitoring.

Final Insights & Key Takeaways

Effective financial statement analysis transforms accounting information into meaningful insights about performance, risk, liquidity, profitability, and financial stability. Strong decision-making requires combining ratio analysis, trend analysis, cash flow evaluation, and business context to reach evidence-based conclusions.