



IBS | معهد الدراسات المصرفية
INSTITUTE OF BANKING STUDIES

Financial Statement Analysis

7 – 15 June 2023

Educational Certification Programs



Program Overview

This comprehensive financial statement analysis course enables participants to understand the purpose of financial statements of various organizations and perform comprehensive financial analysis of any organization using various tools and ratio analysis. Financial statement analysis allows us to pinpoint the strengths and weakness of organizations from different sectors: trading, industrial, services, or others, to fulfill its purpose in maximizing the value and goals of shareholders. Ratio analysis and other tools can be logically interpreted into valuable and clear management information for decision makers including: management, creditors, shareholders, regulators, and other stakeholders.

Program Objectives:

- Introduction to the purpose of financial statements and analysis.
- Reading financial statements and using analysis tools such as ratio analysis in assessing performance by highlighting the strengths and weaknesses and possible causes and propose solutions to decision makers.
- Utilizing the knowledge from other fields such as finance, economics, strategy, marketing, statistics, and management to the analysis process of financial statement to propose plausible solutions.
- Overview of the working capital funding gap and related definitions to assess financing requirements.
- Preparing forecasts of financial statements.

Program Content:

1. Introduction to financial management covering areas in financial planning, financial decision making, finance, accounting and related procedures, job descriptions and roles and responsibilities.
2. Introduction in financial accounting covering: procedures and basic financial statements.
3. Risk management areas: financial, investment, collection, manufacturing, operations, and other risks.



4. Financial analysis using various tools such as: vertical and horizontal analysis, break-even analysis, benchmarking, cash flow statement analysis, profitability, liquidity, performance, leverage, and other ratios.
5. Working Capital Funding Gap analysis.
6. Financial statement forecasting.
7. Comprehensive Case Study in Small & Medium Enterprise.

Program Administration:

Program Language:

The Program material and exams will be provided in English while lectures will be presented in both English and Arabic.

Target Audience:

- All employees of Banks, financial and investment institutions working or expected to work in the preparation, usage, and analysis of financial statement.
- Employees in the areas of credit, investment, or corporate performance evaluation

Pre-requisite:

- Previous experience in financial accounting
- Good command of Arabic and English languages.

Methods of Training:

A mix of lectures, discussion, and exercises.

Duration:

- The Program will be conducted in KIBS premises, for 36 hours over a period of 2 weeks.
- Weekly on Wednesday, Thursday, Sunday, Tuesday, Wednesday, and Thursday.



Program Schedule:

<i>Week</i>	<i>Day</i>	<i>Date</i>	<i>Remarks</i>
1	7 June	Wed.	
1	8 June	Thurs.	
1	11 June	Sun.	
1	12 June	Mon.	Mid Term Exam 1:00pm – 2:30pm
2	13 June	Tues.	
2	14 June	Wed.	
2	15 June	Thurs.	
20 June		Tues.	Final Exam 12:30pm – 2:30pm

1st session: 8.30am - 10.00am

1st Break: 10.00am-10.30am

2nd session: 10.30am-12.15pm

2nd Break: 12.15pm-12.30pm

3rd session: 12.30pm-1.45pm

3rd Break: 1.45pm-2.00pm

4th session: 2.00pm-3.30pm



Punctuality:

Timeliness is essential and non-adherence will result in the participant being asked to leave the Program.

- 3 late arrivals will be recorded as absent for one day.
- only 1 day's absent during the entire Program is allowed and at the discretion of the KIBS.

Application Deadline:

Nomination Forms need to be sent to IBS no later than Sunday 28 May 2023.

Exam Dates:

Midterm Exam: Monday 12 June 2023.

Final Exam: Tuesday 20 June 2023.

For further inquiries, please contact the program coordinator:

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