ProudAfrique HUMAN CAPITAL

Financial Management and Mathematical Analysis

1. Overview

This programme equips participants with the financial literacy, analytical skills, and mathematical competence required to manage budgets, monitor expenditure, and apply financial analysis tools to make informed managerial decisions. It also enables learners to apply mathematical concepts to real-world personal, business, and national financial issues, fostering financial responsibility and strategic thinking.

Participants completing this programme will be able to:

- Manage expenditure against a budget in line with organizational policies.
- Apply financial analysis techniques to measure performance and identify opportunities for growth.
- Use mathematical reasoning to investigate financial situations in both personal and business contexts.
- Interpret and apply key financial concepts in decision-making at local, national, and global levels

2. Programme Outcome:

- Explain the concept and purpose of budgeting in an organizational context
- Identify and determine elements of a budget relevant to a specific area of responsibility
- Monitor and control actual income and expenses against the projected budget
- Apply corrective measures when budget variances occur
- Demonstrate an understanding of financial analysis concepts and techniques
- Calculate and interpret financial ratios to measure profitability, resource utilization, and viability
- Identify and report on growth opportunities based on financial results
- Present and interpret financial information to support managerial decision-making
- Use mathematics to plan and control personal or household budgets
- Apply simple and compound interest to real-life financial situations such as investments, inflation, and depreciation
- Investigate financial transactions including cost price, selling price, profit, and loss
- Apply mathematical analysis to financial instruments such as insurance, bonds, unit trusts, and the stock exchange
- Use interest, annuity, and sinking fund calculations to understand long-term financing decisions
- Investigate costs, revenues, and profit optimization using marginal analysis
- Use mathematics to evaluate national and global financial trends, including taxation, productivity, and equity

Qualification:	Certificate of Completion
Duration:	4-Months
Programme Type:	Category B – Workplace-Based Learning Programme
Programme ID:	PA0663
SAQA US:	242810, 15236, 7456, 7468
NQF Level:	5
Credits:	21
Entry Requirements:	Communication & Mathematical Literacy at NQF 4

Training Options:	**Online** - Each participant will receive the programme materials and resources are emailed to the participants. Training is delivered fully online, and participants will join scheduled Microsoft Teams sessions facilitated by a trainer. This mode provides flexibility and allows learners to participate from any location. **Blended** - Blended learning combines both online and face-to-face training Participants receive the learning material by email to the participant. They also attend scheduled in-person contact sessions with a facilitator, either at the client's premises or providers campus. This approach offers the flexibility of online learning with the added support of guided, interactive sessions. **Face-to-Face** - Each participant will receive training resources, which contains all programme materials and resources. Training is delivered through onsite contact sessions, either at the client's premises or providers campus, where a facilitator conducts the sessions in a classroom environment.
Minimum Participants Required:	(1) Online, (1) Blended & (1) Face-to-Face

3. Programme Content

- **(242810 US):** Manage Expenditure against a budget
- **(15236 US):** Apply financial analysis
- **(7456 US):** Use mathematics to investigate and monitor the financial aspects of personal, business and national issues
- **(7468 US):** Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues

4. Topics

Module 1: Introduction to Financial Management and Budgeting

- The purpose of budgeting
- Financial management roles and responsibilities
- Budgeting terminology and principles

Module 2: Preparing and Managing Budgets

- Components of a budget
- Forecasting income and expenses
- Managing cash flow
- Identifying and reporting variances
- Corrective actions

We trust that the above is in order and look forward to hearing from you for Implementation

Module 3: Fundamentals of Financial Analysis

- Understanding financial statements
- Types of financial ratios (liquidity, profitability, solvency, efficiency)
- Interpreting results

Module 4: Advanced Financial Analysis and Decision-Making

- Applying financial ratios to evaluate performance
- Analysing return on investment
- Identifying growth and risk areas
- Financial reporting and communication

Module 5: Mathematics for Financial Planning (Personal & Business)

- Personal and household budgeting
- Simple and compound interest
- Inflation and depreciation
- Cost, price, profit, and revenue analysis

Module 6: Mathematics in Business and Economic Contexts

- Financial instruments: bonds, insurance, unit trusts, shares
- Time value of money
- Annuities and sinking funds
- Loans and mortgage calculations

Module 7: Marginal Analysis and Profit Optimization

- Understanding marginal cost and revenue
- Break-even analysis
- Maximizing profit
- Resource utilization

Module 8: Mathematics and the Global Economy

- National income, taxation, productivity, income distribution
- Financial indicators in global economics
- Ethical considerations in financial management

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5. Assessments

This programme includes a Portfolio of Evidence (POE) that must be submitted at the end of the programme. The POE include:

- **Knowledge Assessments:** To evaluate theoretical understanding.
- **Practical Assignments:** Hands-on tasks related to course topics.
- **Workplace Assignments and Logbook:** Application of skills in real-world settings.

Successful participants will receive a certificate of completion.

6. Workplace-Based Learning Programme

This WLP is a fusion of academic learning and practical work. The learning is directly applied to the workplace by using client-based mentors and extensive workplace-based portfolio work and assignments. Apart from the obvious benefits of a workplace directed qualification, each WLP qualifies for recognition as a Category B Skills Programme in the Learning Matrix of the Amended BEE codes, which allows for the salaries of participants to be recognized as part of the Skills Development Expenditure.

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