



*Financial, Enterprise Commercial & Retail Business
Acumen*

Madrid -

21-09-2026

Financial, Enterprise Commercial & Retail Business Acumen

Course code: FB412 From: 21-09-2026 Venue: Madrid - Course Fees: 5000 £

Introduction

This comprehensive 5-day training course provides participants with a practical understanding of financial management, enterprise operations, commercial business strategies, and retail industry practices. The course is designed to enhance business acumen by combining financial literacy with commercial decision-making and retail operational insights.

Participants will develop the ability to interpret financial information, understand enterprise and retail business models, analyze commercial performance, and contribute effectively to strategic and operational business decisions.

Course Objectives

By the end of this course, participants will be able to:

- Understand core financial and commercial business principles.
- Interpret and analyze financial statements and business performance indicators.
- Understand enterprise and retail business operations and structures.
- Develop commercial awareness and strategic thinking skills.
- Evaluate profitability, costs, pricing, and revenue drivers.
- Understand customer behavior and retail business dynamics.
- Improve business decision-making using financial and operational data.
- Identify business growth opportunities and operational improvements.

Target Audience

This course is suitable for:

- Finance & Accounting Professionals
- Commercial & Business Development Teams
- Retail Managers & Supervisors
- Operations Personnel
- Sales & Marketing Professionals

- Banking & Financial Services Staff
- Business Analysts
- Entrepreneurs & Business Owners
- Project Managers
- Professionals seeking stronger business and financial acumen

Course Outline

Day 1

Fundamentals of Financial & Business Acumen

- Introduction to Business Acumen
- Understanding Enterprise Business Models
- Financial Concepts for Non-Financial Professionals
- Revenue, Profit, Cost & Cash Flow
- Reading Financial Statements:
 - Income Statement
 - Balance Sheet
 - Cash Flow Statement
- Key Financial Terminology
- Business Performance Indicators

Day 2

Commercial Business Management

- Commercial Strategy Fundamentals
- Understanding Market Dynamics
- Pricing Strategies & Profitability
- Cost Management & Budgeting
- Revenue Generation Models
- Business Growth & Expansion Strategies

- Customer Value Proposition
- Competitive Advantage & Market Positioning

Day 3

Retail Business Operations & Performance

- Overview of Retail Business Models
- Retail Operations Management
- Customer Experience & Service Excellence
- Inventory & Supply Chain Fundamentals
- Retail Sales Performance Metrics
- Merchandising & Product Management
- Retail Profitability Analysis
- Omnichannel & Digital Retail Trends

Day 4

Financial Analysis & Decision Making

- Financial Ratio Analysis
- Budget Analysis & Forecasting
- Business Performance Evaluation
- Commercial Risk Assessment
- Working Capital Management
- Investment & Capital Allocation Basics
- Data-Driven Decision Making
- Business Case Evaluation

Day 5

Strategic Business Acumen & Practical Applications

- Strategic Thinking for Business Leaders

- Enterprise Risk & Opportunity Analysis
- Innovation & Business Sustainability
- Digital Transformation in Retail & Enterprise
- Business Scenario Analysis
- Case Studies & Group Exercises
- Developing Commercial Awareness
- Final Workshop & Practical Applications
- Course Review & Action Planning