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COURSE BROCHURE

Commercial Finance for Sales and Marketing Managers Training Course

18 – 22 October 2027
Barcelona

Commercial Finance for Sales and Marketing Managers Training Course

Ref: 2029_74726 **Date:** 18 – 22 October 2027 **Location:** Barcelona **Fees:** 5600 GBP

Commercial Finance for Sales and Marketing Managers is a 1-week training course for sales, marketing and account leaders who shape prices, discounts and payment terms, and who leave with a Customer Profitability and Deal Terms Model. Rising cost-to-serve and longer payment cycles mean commercial choices now decide cash as much as revenue. Jupiter Prime Training runs this course on commercial finance for sales and marketing managers.

Why Commercial Finance for Sales and Marketing Managers Matters Now

Three forces now bring finance into sales. Buyers ask for deeper rebates and longer credit; channel and logistics costs vary widely between accounts; and boards judge commercial leaders on contribution and cash conversion rather than volume alone. Pricing a deal blind to cost-to-serve can win revenue that erodes margin and locks up working capital. The course rests on cost-volume-profit CVP analysis, contribution margin thinking, activity-based costing ABC for cost-to-serve and the cash conversion cycle, applied to quotes and account plans.

Who Gains Most from Commercial Finance for Sales and Marketing Managers

- Leaders who set list prices, discount bands and approval limits for a sales force
- Key account owners who negotiate rebates, volume tiers and payment terms
- Marketing leads who fund promotions, trade spend and campaign budgets
- Channel and distributor managers who balance partner margins against reach
- Commercial operations leads who build quoting rules and deal desks

A commercial leadership group that sends sales, marketing and key account leaders together gains most, because discount policy holds only when every function quotes from one margin logic.

Commercial Finance for Sales and Marketing Managers Capabilities

Participants translate price lists, rebate ladders and payment terms into contribution and cash.

- Calculate contribution margin per customer, product and channel — account prioritisation
- Weigh the volume needed to recover a price discount — discount approval
- Assess cost-to-serve differences between accounts — service level and pricing tiers
- Test the cash effect of extended credit terms — credit and collections leaders
- Design promotion and rebate structures that protect margin — marketing budget holders
- Communicate a deal case in contribution and cash terms — the finance director

Key Commercial Finance for Sales and Marketing Managers Terms

- Contribution margin — revenue minus variable costs, showing what each sale adds towards fixed costs and profit.
- Cost-to-serve — the full cost of selling to, delivering to and supporting a particular customer or channel.
- Price waterfall — the step-by-step view from list price to pocket price after every discount, rebate and allowance.
- Days sales outstanding DSO — the average days taken to collect cash after invoicing.
- Break-even volume uplift — the extra units a discounted price must sell to earn the same contribution as before.
- Customer lifetime value — expected contribution over the whole relationship, less the cost of winning the customer.

Commercial Finance for Sales and Marketing Managers Day by Day

Day 1: How Commercial Choices Reach the Accounts

- Income Statement Read From the Sales Line Down — Where Revenue Leaks
- Gross Margin Versus Contribution Margin — Which Figure Sales Should Track
- Fixed and Variable Cost Behaviour — Volume Targets and Capacity
- Working Capital Cycle Map — Stock, Receivables and Cash Timing
- Commercial KPI Scorecard — Revenue, Margin and Cash Balance

Day 2: Customer and Channel Profitability

- Activity-Based Cost-to-Serve Model — Ranking Accounts by True Profit
- Customer Profitability Whale Curve — Which Accounts Subsidise Others
- Channel Margin Stack — Distributor, Retailer and Direct Economics
- Product Mix Contribution Analysis — Portfolio Focus for Sales Teams
- Customer Lifetime Value Estimate — Acquisition Spend and Retention Effort

Day 3: Pricing, Discounts and the Price Waterfall

- Price Waterfall Build — Locating Off-Invoice Leakage
- Break-Even Volume Uplift Table — Approving or Refusing a Discount
- Cost-Volume-Profit Chart — Target Profit and Margin of Safety
- Rebate and Volume Tier Design — Rewarding Growth Without Eroding Margin
- Value-Based Pricing Logic — Moving Conversations Away From Price

Day 4: Credit Terms, Cash and Marketing Spend

- Days Sales Outstanding Calculation — Cash Cost of Payment Terms
- Early Settlement Discount Appraisal — Paying for Faster Collection
- Credit Limit and Customer Risk Scoring — Exposure to Late Payers
- Promotion Return Analysis — Incremental Contribution Versus Trade Spend
- Marketing Budget Variance Review — Reallocating Campaign Funds

Day 5: Practising the Customer Profitability and Deal Terms Model

- Account Profit and Cost-to-Serve Rebuild — Applying the Day 2 Model
- Deal Price Waterfall and Discount Test — Applying the Day 3 Methods
- Credit Term Cash Impact Check — Applying the Day 4 Calculations
- Finance Director Deal Pitch Rehearsal — Defending the Commercial Case
- Customer Profitability and Deal Terms Model — Completed Account Decision Pack

Applying Commercial Finance for Sales and Marketing Managers After the Course

- Rank the top twenty accounts by contribution after cost-to-serve.
- Introduce a break-even volume uplift check into the discount approval step for every quote above the standard band.

Commercial Finance for Sales and Marketing Managers Questions FAQ

What is commercial finance for sales and marketing managers and why does it matter now?

It is the use of contribution, cost-to-serve and cash timing to judge prices, discounts and terms. It matters now because buyers press for deeper rebates and longer credit.

Which roles gain most from commercial finance for sales and marketing managers?

Leaders who set prices, negotiate key accounts, fund promotions or manage channel partners gain most. In an industrial distributor or a software subscription business, their quotes decide how much revenue becomes cash.

How does commercial finance for sales and marketing managers differ from a general finance for non-finance managers course?

It starts from the deal, not the financial statements. A general course explains reports and ratios, while this one works on price waterfalls, rebates and payment terms.

What do you bring back from commercial finance for sales and marketing managers?

You bring back a working model that ranks your accounts by true contribution and tests the margin and cash effect of a proposed deal, ready for your next pricing review.

Commercial Finance for Sales and Marketing Managers: The Way Forward

The Customer Profitability and Deal Terms Model first informs which discount requests to approve, decline or restructure. Account managers, pricing leads and the finance partner use it together in deal reviews. After its first use, revisit the cost-to-serve assumptions, since delivery patterns and order sizes shift and change which customers truly fund growth.