

**Code:** 81027

**Subject name:** Financial Management

### **GENERAL CHARACTERISTICS**

**ECTS:** 3

**Language/s:** English

**Type:** Obligatory

**Teachers:** Gonzalo Rodríguez Pérez

### **DESCRIPTION**

#### **Brief description and justification**

The objective of the subject is to know and manage the different credit and financing products available to companies, both from the perspective of assets and liabilities, as well as their valuation and accounting, their level of risk and their insertion into annual accounts.

This will allow the evaluation of the effect of the previous products on the financial structure of the company.

Finally, the student will be able to make decisions regarding the different possibilities of the markets to finance the productive activity based on the desired financial structure.

#### **Competencies**

As a result of the acquisition of the contents of the subject, the student will be able to:

CB10 That students possess the learning skills that allow them to continue studying in a way that will be largely self-directed or autonomous

#### **Prerequisites**

Requirements legally established to access postgraduate programs:

Degrees in the field of social, scientific or technological sciences.

## Contents

1. Credit and financing
  - a. Business financing instruments
    - i. Types of loans
    - ii. Valuation at amortized cost
  - b. Business credit instruments
    - i. Loans, consumer loans, mortgage loans
    - ii. Leases: leasing and renting
    - iii. Credit policies
    - iv. Effects discount
    - v. Other financial assets: at maturity, of the group, held for trading and available for sale
2. Financial structure of the company
  - a. Long-term financial structure and dividend policy
  - b. Financial balance
  - c. Short-term financial structure and working capital management
    - i. Basics of working capital management
    - ii. Working capital and working capital management: inventories and treasury
    - iii. Treasury and surplus management
    - iv. Management of charges and payments
3. Risk analysis
  - a. Types of risk
  - b. Phases of the risk
  - c. Analysis of guarantees.
  - d. Leverage
  - e. Insolvency Management
  - f. Solutions for insolvency proceedings

## METHODOLOGY

### Training activities:

Training activities	ECTS	Competencies
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Lectures presenting concepts and procedures	1,3	CT1
Practical sessions (exercises, case resolution)	0,4	CT1
Assignments by Students	0,4	CT1
Seminars or tutorials	0,2	CT1
Personal study activities	0,6	CT1
Assessment sessions	0,1	CT1
Internship in Company		
TOTAL	3	

### Explanation of teaching methodology

There are two types of training activities:

#### 1.- Exhibition and reading of theory on the subject

Corresponds to the presentation of the subject by the teacher and the study of the subject by the student. This activity is about knowing the theoretical foundations of the subject, as well as the basic and advanced concepts related to financial assets and liabilities, their valuation and accounting, the different risks that the company faces and the effect of the above on The financial structure of the company.

#### 2.- Practical exercises and case discussion

Corresponds to the preparation by students of the practices corresponding to each theoretical topic. In this activity the transversal competition of adaptation to change is mainly developed. This section takes into account both the face-to-face sessions of practical classes, the seminars and tutorials that take place during the course, and the continuous assessment sessions. The works are carried out both individually and in work groups. Their purpose is the knowledge of the different credit and financing products and their role in the financing activities of the company and its financial structure, as well as its effect on the annual accounts.

## METHODS OF EVALUATION

### Methods of evaluation

Methods of evaluation	Weigth	Competencies
Final exam	40%	CT1
Partial exams	45%	CT1
Following up activities	7,5%	CT1
Homework and presentations	7,5%	CT1
Experimental work or fieldwork	-	
Projects	-	
Evaluation of the company or institution	-	
Participation	-	

### Learning outcomes

- At the end of the course the student must be able to:
- Accounting and valuing operations on investment and financing products.
- Know and interpret the main credit and financing operations and their accounting.
- Know the effect of credit and financing operations on the annual accounts and the financial structure of the company.

### Evaluation

The final grade of the subject responds to criteria of continuous evaluation and will be the result of applying the following percentages: 40% for the qualification obtained in the final exam, 45% for the qualification of the partial exams and 15%

for the delivery of exercises class and other follow-up activities (papers and presentations).

### **Evaluation of competencies**

In all the activities of evaluation of the subject the basic competence of self-learning and the specific one of financial operation are evaluated.

### **Bibliography (latest editions)**

Jiménez Caballero, José Luis; Pérez López, Carmen; Torre Gallegos, Antonio de la. Dirección financiera de la empresa. Teoría y práctica. Ed Pirámide. Última edición

Partal Ureña, Antonio; Moreno Bonilla Fernando; Cano Rodríguez, Manuel; Gómez Fernández-Aguado, Pilar. Dirección financiera de la empresa. Ed Pirámide. Última edición

Partal Ureña, Antonio; Moreno Bonilla Fernando; Cano Rodríguez, Manuel; Gómez Fernández-Aguado, Pilar. Introducción a las finanzas empresariales. Ed Pirámide. Última edición

### **PREVIOUS CHANGES**

### **LAST REVISION**