

1. BASIC DATA

Subject	Finance I
Degree program	Business Administration and Management
School	Social Sciences and Communication
Year	First
ECTS	6
Credit type	Basic
Language(s)	Spanish and English
Delivery mode	Face-to-face / Online
Semester	2
Academic year	2024/2025
Coordinator professor	José M ^a Valle Carrascal
Professor	José M ^a Valle Carrascal

2. PRESENTATION

Finance I is a basic subject within the Degree in Business Administration and Management, with a value of 6 ECTS credits. The subject introduces the student to one of the major areas of Business Administration. These areas are: production, marketing, organization and finance. All of them are interrelated with each other, in such a way that the decisions in one of them condition the rest. It is important, therefore, to understand how financial decisions condition and are conditioned by the rest of the areas.

In this subject the student will become familiar with key concepts such as financial management, the tasks of the financial manager and interest rates. He will learn how to apply them in the valuation of financial assets (loans, bonds and shares).

3. SKILLS AND LEARNING OUTCOMES

Knowledge:

- CON1. Defining the fundamental concepts about the company, the entrepreneur, and its environment, as well as the main functional areas and problems of the company as an organization in a market economy.
- Understanding the concepts related to basic business finance.

Skills:

- HAB2. Ability to solve problems and practical cases using mathematical and data analysis techniques and tools to solve economic problems and the use of basic methods of calculation, algebra and programming that allow a better understanding of the operational functioning of the company and its environment.
- HAB4. Ability to analyze economic/financial, marketing and human capital business operations within organizations aimed at continuous improvement, sustainability and good governance.
- HAB6. Ability to analyze financial markets, their structure, agents and products, as well as ability to apply risk hedging strategies, through the use of derivative products (futures, options, SWAPs, FRAs, exchange insurance).
- Ability to evaluate problems related to making investment decisions that demonstrate the correct understanding of the concepts described.

Competences:

- COMP07. Select the best financial and tax planning alternative, as well as the available management tools, to be applied in the markets and companies in which the activity is carried out.

4. CONTENTS

The subject is divided into six units, which in turn are divided into themes (four or five themes depending on the unit):

o Unit 1. Introduction to financial management.

- Item 1. Introduction to finance.
- Item 2. The enterprise system.
- Item 3. Purpose of the company and tasks of the CFO.
- Item 4. The laws that govern various types of interest rates.

The objective of this Unit is to know an introduction of the main financial theories and basic financial tools.

o Unit 2. Interest rates.

- Item 1. Characteristics of interest rates
- Item 2. Calculating returns using a spreadsheet.

The objective of this unit is to deepen the knowledge of the laws of interest rates and apply them to real situations.

o Unit 3. The value of money over time.

- Item 1. The value of money over time.
- Item 2. Perpetuities.
- Item 3. Annuities.
- Item 4. Payment and collection alternatives.
- Item 5. Calculating present values using a spreadsheet.

The objective of this Unit is to understand the concept of the time value of money at different points in time and to know how to calculate present values of financial returns.

o Unit 4. Types of loans and amortization.

- Item 1. Types of loans and amortization.
- Item 2. Amortization table following to the French method.
- Item 3. Amortization table following to the German method.

The objective of this unit is to understand the different types of loans and to know how to calculate the installments and the interest payments.

o Unit 5. Valuation of financial assets.

- Item 1. Bond valuation.
- Item 2. Valuation of shares.
- Item 3. Valuation of bonds using a spreadsheet.

The objective of this unit is to learn how to evaluate financial assets (bonds and shares), and to calculate their profitability in order to make optimal investment and financing decisions.

5. TEACHING-LEARNING METHODOLOGIES

The following are the types of teaching-learning methodologies that will be applied:

- Master class.
- Case method.
- Cooperative learning.
- Problem-based learning.

6. TRAINING ACTIVITIES

The table below shows the types of training activities that will be carried out and the dedication in student hours to each of them::

Face-to-face modality:

Training activity	Number of hours	Percentage of presence
Master class	40	100 %
Individual work	30	0 %
Oral presentations	10	100 %
Case analysis and problem solving	15	60 %
Group activities	25	25 %
Knowledge tests	5	75 %
Tutoring	15	75 %

Reports and writings	10	25 %
TOTAL	150	

Distance modality:

Training activity	Number of hours	Percentage of presence
Webinar	5	0 %
Reading topics and consulting complementary resources	22,5	0 %
Individual implementation activities: problems, cases, projects	35	0 %
Collaborative application activities	12,5	0 %
Tutorials	17,5	0 %
Self-assessment questionnaires and knowledge tests	7,5	50 %
Autonomous studying	50	0 %
TOTAL	150	

7. EVALUATION

The following are the criteria of evaluation, as well as their weight on the total grade in the subject:

Modalidad presencial:

Evaluation system	Weight
Knowledge test	50%
Case study and problem solving	30%
Oral presentations	10%
Reports and writings	10%

Distance modality:

Evaluation system	Weight
Knowledge test	50%
Case study and problem solving	30%
Reports and writings	20%

When accessing the subject on Virtual Campus, you can consult in detail the evaluation activities that you must carry out, as well as the submission dates and the state of evaluation.

7.1. Ordinary Examination Period

To pass the course in the ordinary examination period you must obtain a grade greater than or equal to 5.0 out of 10.0 in the final grade (weighted average) of the subject.

In any case, it will be necessary that you obtain a grade greater than or equal to 5 in the final knowledge test and 4.5 in the average of the knowledge tests, so that it can average with the rest of the activities.

Furthermore, in-class participation must be 65% or, in the case of online participation, it must be an active participation with video and microphone switched on.

Submissions of activities after the deadline will not be accepted. In the online modality, the teacher will give instructions in this regard.

Plagiarism is forbidden, and violations subject to the rules of the university.

7.2. Extraordinary Examination Period

To pass the subject in the extraordinary examination period, you must obtain a grade greater than or equal to 5.0 out of 10.0 in the final grade (weighted average) of the subject.

In any case, it is necessary that you obtain a grade greater than or equal to 5 in the knowledge test, so that it can be counted in the weighted average together with all the other graded activities.

The activities not passed in the ordinary examination period must be repeated after having received the corresponding corrections by the professor, or performed in case they had not been so at all.

Submissions of activities after the deadline will not be accepted. In the online modality, the teacher will give instructions in this regard.

8. SCHEDULE

This section indicates the schedule and delivery dates of the graded activities:

Graded activities	Date
Activity 1. Solving interest rate problems	Week 3-5
Activity 2. Solving problems about the value of money over time	Week 6-9
Activity 3. Intermediate knowledge test	Week 10
Activity 4. Solving problems of loan and repayment rates	Week 11-12
Activity 5. Troubleshooting of financial assets	Week 13-14
Activity 6. Group activity	Week 15-16
Activity 7. Final knowledge test	Week 17-18

This schedule may undergo modifications for logistical reasons. Any modification will be notified to the student in due time.

9. BIBLIOGRAPHY

The following is the recommended bibliography:

Basic bibliography:

- Brealey, Myers and Allen (2015). *Principles of Corporate Finance*, 11th Edition. Mc Graw Hill Publishing House.
- Gava, L.; Wardrobe; E., Ubierna, A. & Serna, G. (2008). *Financial Management: Investment Decisions*. Editorial Delta.

Bibliography exercises with solutions:

- López Lubián, F.J. (2007). *Corporate Finance Case Studies*. Madrid: Paraninfo.
- Vallelado González, E. & Azofra Palenzuela, V. (2002). *Financial Management Internship*. Madrid: Pyramid.

Complementary bibliography:

- Bahillo Marcos, M.E., Pérez Bravo, M.C. and Escribano Ruiz, G. (2015) *Financial management*. Madrid: Ed. Paraninfo.
- Brealey, R., Myers, S. and Marcus, A. (2014). *Corporate Finance Fundamentals*. Madrid: Ed. McGraw-Hill.
- Brealey, R. & Myers, S. (2014). *Principles of corporate finance*. 11th Edition. Boston: Ed. McGraw-Hill.
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- Brusov, P. et al (2015). *Modern Corporate Finance, Investments and Taxation*. London: Springer.
- Durbán Oliva, S. (2008). *Financial Management*. Madrid: Ed. McGraw-Hill.
- Eiteman, D.K., Stonehill, A.I. & Moffett, M.H (2011). *Finance in multinational companies*. Ed. Pearson Education.
- Fama, E. F. & Miller, M.H. (1976). *Foundations of Finance*. New York: Ed. Basics Books.
- González Garagorri, Í. (2014). *Financial Management*. Center for Financial Studies.
- Grinblatt, M. & Titman, S. (2007). *Financial markets and corporate strategy*. Boston: Ed. McGraw-Hill.
- Grinblatt, M. & Titman, S. (2007). *Financial markets and business strategy*. Madrid: Ed. McGraw-Hill Ed.
- Marín, J.M. & Rubio, G. (2011). *Financial Economics*. Ed. Antoni Bosch.
- Martin, J.L. (2011). *Finances for everyone*. Ed. Madrid: LID.
- Mascareñas Pérez-Íñigo, J. (2010). *Finance for managers*. Ed. Prentice-Hall.
- Neftci, S.N. (2008). *Financial Engineering*. Madrid: Ed. McGraw-Hill.
- Ross, S.A., Westerfield, R.W and Jaffe, J.F (2012). *Corporate Finance*. Ed. McGraw-Hill Interamericana.
- Coord. Sánchez Fernández de Valderrama, J.L. (2000) *Curso de bolsa y mercados financieros*. 4ª edición. Ed. Ariel.

10. EDUCATIONAL GUIDANCE AND DIVERSITY UNIT

From the Educational Guidance and Diversity Unit we offer support to our students throughout their university life to help them reach their academic achievements. Other main actions are the students inclusions with specific educational needs, universal accessibility on the different campuses of the university and equal opportunities.

From this unit we offer to our students:

1. Accompaniment and follow-up by means of counselling and personalized plans for students who need to improve their academic performance.
2. In terms of attention to diversity, non-significant curricular adjustments are made in terms of methodology and assessment for those students with specific educational needs, pursuing an equal opportunities for all students.
3. We offer students different extracurricular resources to develop different competences that will encourage their personal and professional development.
4. Vocational guidance through the provision of tools and counselling to students with vocational doubts or who believe they have made a mistake in their choice of degree.

Students in need of educational support can write to us at:

orientacioneducativa@universidadeuropea.es

11. SATISFACTION SURVEYS

Your opinion matters!

Universidad Europea encourages you to participate in satisfaction surveys to detect strengths and opportunities of improvement of the teaching staff, the degree and the teaching-learning process.

Surveys will be available in the survey space of your virtual campus or through your email.

Your assessment is necessary to improve the quality of your degree.

Thank you very much for your participation!