



## COURSE DATA

### DATA SUBJECT

**Code:** 35852  
**Name:** Financial planning  
**Cycle:** Undergraduate Studies  
**ECTS Credits:** 4.5  
**Academic year:** 2025-26

### STUDY (S)

Degree	Center	Acad. year	Period
1313 - Degree in Business Management and Administration	Facultat d'Economia	4	First quarter

### SUBJECT-MATTER

Degree	Subject-matter	Character
1313 - Degree in Business Management and Administration	Corporate and international finance	ELECTIVES

### COORDINATION

RODRIGO GONZALEZ AMALIA

## SUMMARY

The subject of Financial Planning is an optional subject integrated within the Curricular Itinerary of Financial Management in the degree of Business Administration and Management and is taught in the first semester of the fourth year. The number of credits is 4.5 (3 credits of theory and 1.5 credits of practice) and is part of the baggage of knowledge required by every Financial Director of a company or an organization.

For a Financial Director, a company is an organization where money comes in through internal financing - generated by the activity of the company- and external financing -prevenient from the owners of the capital (shareholders) and foreign capital (creditors) - and money comes out when the company invests in fixed assets and current assets and also for the remuneration of external financial sources, as well as for debt service. These financial flows, many of which have an uncertain nature in a medium and long term horizon, are of an induced nature and are derived from the actions undertaken in other functional areas of the company: supply, production and distribution. Others are of an autonomous nature, being the responsibility of the financial director: capital increases, new loans, distribution of dividends, etc.

In order to create value for owners of capital (shareholders), in principle one should look for the cheapest financing and invest it in the most profitable business assets, taking into account in both cases the risk variable. These two types of financial decisions (investment and financing), have already been addressed



at the basic level and at an advanced level in the compulsory subjects of Investment Theory and Financing Theory. However, you cannot create value through the corresponding investment decisions and financing if the company's day-to-day does not take into account a sufficient level of liquidity that allows you to meet payment commitments in a timely manner.

The subject of Financial Planning deals with the search of the financial balance of the company, not on cash or lack of cash in the day to day of the company, for which it is necessary that the corresponding financial planning processes are undertaken before long term (4 or 5 years) and short term (the next twelve months).

## PREVIOUS KNOWLEDGE

### RELATIONSHIP TO OTHER SUBJECTS OF THE SAME DEGREE

There are no specified enrollment restrictions with other subjects of the curriculum.

### OTHER REQUIREMENTS

For a good use of the subject the student needs to know the subjects of accounting, financial mathematics and financial management.

## COMPETENCES / LEARNING OUTCOMES

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Be able to analyse and search for information from different sources.

Be able to coordinate activities.

Be able to establish the company's financial planning.

Be able to learn autonomously.

Be able to make decisions.

Be able to solve financial valuation problems, both for financing decisions and for business investment, in the national and international environment.

Be able to solve problems.

Be able to use ICTs in the field of study.

Be able to work in a team.

Demonstrate capacity for analysis and synthesis.

Demonstrate oral and written communication skills in the native language.

Have critical and self-critical capacity.



Have interpersonal skills.

Have organisation and planning skills.

Show commitment to ethics and social responsibility.

Show creativity.

Show leadership and skills for mobilising the capacities of others.

Show motivation for quality.

## **DESCRIPTION OF CONTENTS**

### **1. UNIT 1. STRATEGIC PLANNING AND FINANCIAL PLANNING**

1. Strategy, Strategic Planning and Financial Planning.
2. Objectives of Financial Planning.
3. The process of Financial Planning.
4. Financial Planning Division: Classical and Modern.

### **2. UNIT 2 DIAGNOSIS OF THE COMPANY**

1. Objectives of the patrimonial and financial analysis.
2. Ratios of patrimonial structure.
3. Result Ratios.
4. Asset management ratios: rotations.

### **3. UNIT 3 LONG-TERM FINANCIAL PLANNING**

1. The financial flows of the capital cycle and the exploitation cycle.
2. The process of preparing the long-term financial plan.
3. The capital budget.

### **4. UNIT 4 CLASSICAL FINANCIAL PLANNING**

1. Operating needs of funds against working capital.
2. Financial projection without efficiency changes.
3. The internal rate of growth.
4. The financially sustainable growth rate.
5. The Saldivar model.



## 5. UNIT 5 SHORT-TERM FINANCIAL PLANNING

1. The process of preparing the short-term financial plan.
2. The operating budget.
3. The cash budget.
4. Forecast balance sheet.

### WORKLOAD

#### PRESENCIAL ACTIVITIES

Activity	Hours
Theory	30,00
Classroom practices	15,00
<b>Total hours</b>	<b>45,00</b>

#### NON PRESENCIAL ACTIVITIES

Activity	Hours
Attendance at other activities	0,00
Individual or group project	0,00
Independent study and work	0,00
Preparation of lessons	52,00
Preparation for assessment activities	15,50
Resolution of case studies	0,00
<b>Total hours</b>	<b>67,50</b>

### TEACHING METHODOLOGY

The theoretical classes will consist of the exposition, on the part of the professor, of the subjects of the subject. The participation of the student in terms of their critical capacity and debate will be positively valued.

The practical classes will consist in the resolution of practices by the teacher and / or the student. For the development of these classes the student will be provided with a series of practical cases, of which one part will be destined to personal work. In addition, the delivery of individual or group practical exercises will be required.

### EVALUATION

The procedure for evaluating this subject is the following:

1. A final exam, which may consist of theoretical questions, real-life



problems, and case studies. This exam will account for 80% of the final grade.

The theoretical and practical portions of the final exam are distinguished. The theoretical portion will be weighted between 50% and 60% of the final exam, with the additional percentage corresponding to the practical portion. Furthermore, a minimum score of 2 out of 5 must be obtained in each part of the exam; otherwise, the exam will be considered a failed exam.

A minimum score (4 points out of 8) must be achieved in this written exam for it to be added to the remainder of the grade.

2. Continuous assessment based on class attendance and other in-person training activities, as well as participation and involvement in the teaching-learning process.

An assessment of the practical activities carried out by the student (individually or in groups), based on the completion of assignments, questionnaires, and/or oral presentations, with the defense of the positions developed.

3. To pass the subject, a student must obtain a minimum grade of 5 out of 10. Sections 2 and 3 will account for 20% of the subject grade.

#### **Observations:**

Those students who do not pass the subject in first call, will have the option of being evaluated in the second call. In the second call, the same criteria for evaluation and weighting of the first call will be used.

## **REFERENCES**

- DURBÁN OLIVA, S. (Coordinador) (2016): Planificación financiera en la práctica empresarial. Madrid: Pirámide.
- FAUS, J.; TÀPIES, J. (1996): Finanzas operativas. Gestión financiera de las operaciones día a día. Barcelona: Estudios y Ediciones del IESE.
- ROSS, S.A.; WESTERFIELD, R.W.; JAFFE, J. (2011): Finanzas corporativas. Mejioco: McGraw-Hill.
- ROSS, S.A. (2018): Finanzas corporativas. Mejioco: McGraw-Hill.



- RUÍZ MARTÍNEZ, R.J.; GIL CORRAL (2000): La Planificación financiera de la empresa. Madrid: Instituto Superior de Técnicas y Prácticas Bancarias.