



**COURSE DATA**

**DATA SUBJECT**

**Code:** 36533  
**Name:** Financial Planning  
**Cycle:** Undergraduate Studies  
**ECTS Credits:** 6  
**Academic year:** 2026-27

**STUDY (S)**

Degree	Center	Acad. year	Period
1332 - Degree in Business Intelligence and Analytics	Facultat d'Economia	4	Second quarter

**SUBJECT-MATTER**

Degree	Subject-matter	Character
1332 - Degree in Business Intelligence and Analytics	Complementos de Finanzas	ELECTIVES

**COORDINATION**

RODRIGO GONZALEZ AMALIA

**SUMMARY**

The subject of Financial Planning of the Company is an optional subject integrated in the degree of Business Intelligence and Analytics that is taught in the first semester of the fourth year. The number of credits is 6 (3 credits of theory and 3 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. There are two main types of financial decisions: investment and financing. However, the company 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 of the Company 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

### 1332 - Degree in Business Intelligence and Analytics

Acquire basic training that can be used to learn new methods and technologies and to adapt to new situations in academic and professional areas.

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

Be able to apply analytical and mathematical methods for the analysis of economic and business problems.

Be able to define, solve and present complex problems systemically.

Be able to learn autonomously.

Be able to plan, organise, monitor and evaluate the implementation of business strategies.

Be able to produce models, calculations and reports, and to plan tasks in the specific field of business intelligence and analytics.

Be able to solve problems and to communicate and spread knowledge, skills and abilities, taking account of the ethical, egalitarian and professional responsibility of the activity of business intelligence and analytics.

Be able to use ICT, both in academia and in professional practice.

Be able to work in a team demonstrating commitment to quality, ethics, equality and social responsibility.

Demonstrate skills for analysis and synthesis.



Know and know how to properly use the appropriate quantitative and qualitative methods to reason analytically, evaluate results and predict economic and financial magnitudes.

## DESCRIPTION OF CONTENTS

### 1. TOPIC 1 STRATEGIC PLANNING AND FINANCIAL PLANNING

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

### 2. TOPIC 2 DIAGNOSIS OF THE COMPANY'S EQUITY AND FINANCIAL SITUATION

1. Financial statements
2. Equity structure ratios
3. Profitability ratios
4. Asset management ratios: turnovers
5. The break-even point

### 3. TOPIC 3 CLASSICAL FINANCIAL PLANNING

1. Operating fund requirements versus working capital
2. Financial projection models without efficiency changes
3. The financially sustainable growth rate
4. The Saldivar model
5. The Saldivar model with long-term growth of financial resources

### 4. TOPIC 4 SHORT-TERM FINANCIAL PLANNING

1. Short-term financing instruments
2. The operating budget
3. The cash budget
4. The forecast balance sheet

### 5. TOPIC 5 LONG-TERM FINANCIAL PLANNING

1. Amortization systems
2. Long-term financing instruments
3. Debt reduction
4. Bank negotiation
5. The financial plan

## WORKLOAD

### PRESENCIAL ACTIVITIES

Activity	Hours
Theory	30,00
Computer classroom practice	30,00



<b>Total hours</b>	<b>60,00</b>
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## NON PRESENCIAL ACTIVITIES

<b>Activity</b>	<b>Hours</b>
Attendance at other activities	0,00
Individual or group project	40,00
Independent study and work	30,00
Preparation of lessons	20,00
Preparation for assessment activities	30,00
Resolution of case studies	0,00
<b>Total hours</b>	<b>120,00</b>

## TEACHING METHODOLOGY

The theoretical classes will consist of the lecturer's presentation of the course topics. Student participation will be positively valued, particularly with regard to their critical and debating skills.

The practical classes will consist of the resolution of practical exercises by the students, followed by correction and feedback from the lecturer.

In addition, students will be required to submit a group project to be carried out during the course, applying the knowledge acquired throughout the classes.

## EVALUATION

The assessment procedure for the course will consist of:

1. A written exam, which may include both theoretical questions and practical problems or real cases. This exam will account for 60% of the final grade. A minimum grade (3 points out of 6) must be obtained in this written test in order for it to be added to the rest of the assessment components.
2. The evaluation of a group project to be presented by the students at the end of the course. This project will account for 30% of the final grade.
3. Attendance and participation in debates, as well as in oral presentations, held during in-class sessions. The assessment of student participation and proactivity will represent 10% of the final grade.

Remarks: Students who do not pass the course in the first examination session will have the option to be assessed in the second session. The same evaluation criteria and weightings as in the first session will apply.

## REFERENCES



DURBÁN OLIVA, S. (Coordinador) (2016): Planificación financiera en la práctica empresarial. Madrid: Pirámide.

LLORENTE OLIER, J. I. (2022). Análisis de estados económico-financieros (3.ª ed.). Centro de Estudios Financieros (CEF). ISBN 978-84-454-4434-4; 784 páginas; Madrid.

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. Méjico: McGraw-Hill.

ROSS, S.A. (2018): Finanzas corporativas. Mejico: McGraw-Hill

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