

Degree	Type	Year
Accounting and Finances	OB	2

Contact

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Teachers

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Teaching groups languages

You can view this information at the [end](#) of this document.

Prerequisites

There are not prerequisites

Objectives and Contextualisation

Training objectives of the subject

Demonstrate that the student knows the context in which the subject relates to Accounting
Also know the relationship of the subject with the area of corporate finance and family wealth management
Identify and use the relevant information in usual situations in the field of the company and negotiation with financial intermediaries in order to offer solutions to questions, problems or doubts that arise.

Learning Outcomes

1. CM16 (Competence) Critically analyse the principles, values and procedures governing the practice of the profession.
2. CM17 (Competence) Determine the financial system used in each of the financial operations, as well as the fixed and variable expenses affecting said operation.
3. CM18 (Competence) Quantify the APR of each of the analysed operations and the effective cost including expenses not considered by the Bank of Spain to calculate the APR.
4. CM19 (Competence) Quantify the new amounts to be paid in a financial operation with variable interest when there is an unforeseen change in interest types.

5. KM16 (Knowledge) Recognise which types of organisations allow for appropriate value maximisation.
6. SM11 (Skill) Identify the functioning of the financial system and the different financial intermediaries, the regulatory bodies and functions, the methods used in pricing, the specific financial operations and the micro and macroeconomic functions of the participants.

Content

Objectives and rationale of financial valuation methods

Financial operations and markets

Types of financial transactions

Structure of financial markets

Interest rate.

Classification of financial markets

Securities and financial instruments.

2. Simple capitalization and decoupling, Applications

Concept of global and unitary profitability

Calculation of the annual interest rate: simple interest

Simple capitalization process

Present value of a capital

Rational discounts and simple commercial discounts

Equivalent interest rates and discounts. Incidence of expenditure

Practical applications

3. Compound capitalization Applications

Compound interest concept: compound capitalization

Types of equivalence in compound capitalization.

Relationship between simple capitalization and compound capitalization

Comparison criteria: the APR

Meaning and interpretation of the current value and final value

Generalization of compound capitalization at any moment of time

Linear and exponential convention.

Equivalence of capitals.

Applications

4. Measures of profitability and criteria used in valuing financial assets and liabilities

Financial criteria used to value investments

Net present value, IRR and Effective rate of return

Valuation at amortised cost, effective interest rate criterion

Fair value, its determination

Analogies between APR, IRR and effective interest rate

5. Financial income, Applications of constant income

Concepts and classes of rents, Valuation.

Current value and final value of a constant income.

Evolution of the current and final value by changing the interest rate

Capital formation operations: a tipus constant i a tipus variable

Amortization operations of a capital at a constant and variable interest rate.

[Calculation of the number of terms and the complementary payment if applicable.](#)
[Determination of the profitability of financial operations with spreadsheet.](#)

6. [Loan repayment: the French system](#)

[Loan Definition: Classification According to Amortization System](#)
[Global amortisation systems and periodic amortisation systems.](#)
[The French system, quota, its decomposition, amortization table.](#)
[Modifications: interest rate, early cancellation and number of payments.](#)
[Effect of expenditure on the cost of the loan](#)
[Substitution of one loan for another.](#)

Activities and Methodology

Title	Hours	ECTS	Learning Outcomes
Type: Directed			
practices	17	0.68	CM16, CM17, CM18, CM19, KM16, SM11, CM16
theory	32.5	1.3	CM16, CM17, CM18, CM19, KM16, SM11, CM16
Type: Supervised			
tutoring	20	0.8	CM17, CM17
Type: Autonomous			
problems	50	2	CM16, CM17, CM18, CM16
study	25	1	CM16, CM17, CM18, CM19, KM16, SM11, CM16

The proposed teaching methodology may undergo some modifications according to the restrictions imposed by the health authorities on on-campus courses.

1. [Theoretical classes](#)

[The objective is to preset the most important concepts of matter, the necessary demonstrations and the aspects where usually more mistakes are made in the application of the theoretical concepts.](#)

2. [Practical classes](#)

[The teacher will present practical problems that will be solved jointly by commenting](#)
[on the most common mistakes.](https://es.pons.com/traducción/inglés-español/on)

3. Troubleshooting

Each topic will have an associated list of problems that will be solved individually. In the practical classes these lists of problems will be partially commented.

4. Practical activities in the classroom

Periodically there will be practices in the classroom that will be corrected later. These practices will take as reference the lists commented on in 3

5. Multiple choice tests

In order to acquire ease of calculation and precision in the results, short activities with multiple answers will be programmed to acquire these skills.

6. Resolution of assumptions by theindumes

Real-life assumptions tend to be more complex than practices or problem list questionnaires. Towards the end of the course some assumptions will be solved jointly in class depending on the time available. The last evaluation test will be the resolution of an individual case.

7. tutorials

The student has a few hours of tutorials in which the teachers of the subject resolve their theoretical and practical doubts

Annotation: Within the schedule set by the centre or degree programme, 15 minutes of one class will be reserved for students to evaluate their lecturers and their courses or modules through questionnaires.

Assessment

Continuous Assessment Activities

Title	Weighting	Hours	ECTS	Learning Outcomes
Final	50%	2	0.08	CM16, CM17, CM18, CM19, KM16, SM11
moodle tests	20%	2	0.08	
Partial test	30%	1.5	0.06	

"The proposed evaluation activities may undergo some changes according to the restrictions imposed by the health authorities on on-campus courses."

The continuous evaluation of the course is based on the activities detailed below.

An evaluative activity of themes 1, 2, 3 and 4 on October

It is not allowed to consult any material. Maximum time 90 minutes . The test does NOT release matter. Overall weight of 30 % .

2. Small tests during the course

It is not allowed to consult any material. Maximum time 60 minutes. The test does NOT release matter. Overall weight of 20 % .

3. An individual written test covering the entire subject matter of the course on the date provided for in the calendar of the faculty or school.

The maximum resolution time is 3 hours. No material may be consulted. Overall weight of 50%.

For students with a grade of 3.5 or higher and less than 5 there will be a reevaluation test. The student who presents himself to reevaluation and passes it will have a final grade of 5.

A student will be considered "Non-assessable"; only if he or she has not participated in any assessment activity .

Calendar of evaluation activities

The dates of the various assessment tests (partial exams, classroom exercises, submission of papers, ...) will be announced well in advance during the semester.

The date of the final exam of the subject is programmed in the calendar of examinations of the Faculty.

"The programming of the evaluation tests may not be modified, except for an exceptional and duly justified reason for which an evaluation act cannot be carried out. In this case, the persons responsible for the degrees, after consulting the teaching staff" [and the student body concerned, will propose a new programme within the corresponding academic period.](https://es.pons.com/traducción/inglés-español/and) "Section 1 of Article 115. Calendar of evaluation activities (UAB Academic Regulations)

The students of the Faculty of Economics and Business who according to the previous paragraph need to change an evaluation date have to present the petition by filling in the document Request reprogramming test https://eformularis.uab.cat/group/deganat_feie/solicitud-reprogramacion-de-pruebas.

Procedure for reviewing appraisals

Coinciding with the final exam, the day and medium in which the final grades will be published will be announced. In the same way, the procedure, place, date and time of the exam revision will be [informed in accordance with the University's regulations.](https://es.pons.com/traducción/inglés-español/informed)

"In order to participate in the catch-up process, the student body must have been previously evaluated in a set of activities that represents a minimum of two thirds of the total grade of the subject or module. Article 112 ter, paragraph 3. Recovery (UAB Academic Policy). The students must have obtained an average grade of the subject between 3.5 and 4.9.

The date of this test will be programmed in the calendar of exams of the Faculty. The student who presents him/herself and passes will pass the course with a grade of 5. On the contrary, he/she will keep the same grade.

Irregularities in evaluation events

Without prejudice to other disciplinary measures that may be deemed appropriate, and in accordance with current academic regulations, "in the event that the student commits any irregularity that may lead to a significant variation in the grade of an evaluation act, this evaluation act shall be marked with a 0, regardless of the disciplinary process that may be [instructed](https://es.pons.com/traducción/inglés-español/instructed). If there are several irregularities in the acts of evaluation of the same subject, the final grade of this subject will be 0";. Article 116(10). Evaluation results. (UAB Academic Policy)

"All students are required to perform the evaluation activities. If the student's grade is 5 or higher, the student passes the course and it cannot be subject to further evaluation. If the student grade is less than 3.5, the student will have to repeat the course the following year. Students who have obtained a grade that is equal to or greater than 3.5 and less than 5 can take a second chance exam. The lecturers will decide the type of the second chance exam. When the second exam grade is greater than 5, the final grade will be a PASS with a maximum numerical grade of 5. When the second exam grade is less than 5, the final grade will be a FAIL with a numerical grade equal to the grade achieved in the course grade (not the second chance exam grade).

A student who does not perform any evaluative task is considered "not evaluable", therefore, a student who performs a continuous assessment component can no longer be qualified with a "not evaluable".

This subject that do include the comprehensive evaluation option.

COMPREHENSIVE EVALUATION (Art. 265 of the UAB Academic Regulations)

By requesting the comprehensive evaluation the student waives the option of continuous evaluation.

The comprehensive evaluation must be requested at the Academic Management (Gestió acadèmica) of the Campus where the degree/master's degree is taught. The request must be filed according to the procedure and the deadline established by the administrative calendar of the Faculty of Economics and Business.

Attendance :

- Student attendance is mandatory on the day of the comprehensive assessment. The date will be the same as that of the final exam of the semester as per the evaluation calendar published by the Faculty of Economics and Business and approved by the Faculty's Teaching and Academic Affairs Committee. The duration of the comprehensive assessment must be specified in the characteristics of such activity.
- 100% of the evaluation evidences must be handed in by the student on the day of the comprehensive assessment.
- The evaluation evidences carried out in person by the student on the same day of the comprehensive assessment must have a minimum weight of 70%.

100% of evaluation is an exam, duration 3 hours, in the final exam classroom

"For the retake procedure, no distinction is made between students who have followed the continuous evaluation and those who have opted for the comprehensive evaluation. All will be re-assessed using the same test or evaluation evidence."

"The review of the final qualification will follow the same procedure as for the continuous evaluation".

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Software

Excel Sheet

Groups and Languages

Please note that this information is provisional until 30 November 2025. You can check it through this [link](#). To consult the language you will need to enter the CODE of the subject.

Name	Group	Language	Semester	Turn
(PAUL) Classroom practices	101	Catalan	first semester	morning-mixed
(PAUL) Classroom practices	501	Catalan	first semester	afternoon
(TE) Theory	10	Catalan	first semester	morning-mixed
(TE) Theory	50	Catalan	first semester	afternoon