

Banking and Finance

Short course; designed in the United Kingdom by
The Institute for Professional and Executive Development - IPED



Specification

Course Title	Banking and Finance
Category	Short (Executive) Course; Continuing Professional Development (CPD) course
Entry Requirement	None
Mode of Delivery	The course can be delivered: <ul style="list-style-type: none"> o through educational workshops, seminars or events o using online or e-learning methods
Language of delivery	English
Assessment and Certification	No formal assessment such as written examination is required. A learner is deemed to have successfully completed the course through active participation during the delivery of the course.
Total Learning Hours	Flexible. Can be completed in any amount of hours; dependent on learner's circumstances. It is however recommended that the total number of hours should not exceed 30, if actively delivered.
Grading System	None
Study manual	A comprehensive learning material is provided by IPED to support the delivery of this course.
Course Monitoring	The course will be regularly reviewed by the Academic Advisory Board (AAB) to ensure that it remains fit for purpose. The IPED Suggestion and Feedback System will be used to collect information from users of the course to make informed decision on quality improvement.



Course contents



Introduction to Financial Management >>

- Discussion on the financial management function.
 - Explanation of what financial management is.
 - Examination of the key objectives of financial management.
 - Evaluation of the key elements to the process of financial management.
- Evaluation of the Agency Theory.
- Examination of the Sarbanes-Oxley Act of 2002.
- Evaluation of the concept of profit maximization and value creation in a company.
- Discussion on how the financial performance of an organization can be analysed.
 - Explanation of the relevance of financial statement analysis.
 - Examination of the contents of a balance sheet, cash flow and an income statement.
 - Examination of liquidity, activity, leverage and profitability ratios.
 - Examination of the advantages and limitations of ratio analysis.

The Financial Services Industry and Its Environment >>

- Description of the functions of the different kinds of banks.
- Examination of the roles of the financial system.
- Examination of the leading competitors with banks.
- Discussion of the role banks play in the economy.
- Analysis of the key trends affecting financial services firms.
- Examination of money markets and capital markets.
- Discussion on the roles of different financial intermediaries.
- Discussion on the role of the stock exchange in the economic life of a country.
- Examination of the micro and macro environmental forces that affect business activities.
- Analysis of the stakeholder role of the local community.
- Examination of the business or economic cycles.

Financing a Business; The Basics >>

- Analysis of the factors that influence the selection of the most appropriate type of finance for a business.
- Analysis of the characteristics of different types of funding (common stock, preference shares, options and warrants, debentures, bonds, convertibles, leasing, loans, factoring and overdrafts)

Investment Management >>

Discussion on:

- How weighted average cost of capital (WACC) is used in making investment decisions.
- The factors affecting the WACC.
- The return required by investors using the capital asset pricing model (CAPM).
- The key financial ratios that are relevant to investors.
- The factors that affect a company's share price.
- What investment appraisal is and its benefits to investors.
- The business case process.
- The contents of a business case.
- What capital budgeting is and its significance.
- How investment decisions can be made using payback period, net present value, discounted payback and internal rate of return.

Managing Working Capital >>

- Discussion on what working capital management is and its significance.
- Evaluation of the maturity matching approach to financing.
- Examination of the management of credit and collection policies.
- Evaluation of the economic order quantity (EOQ).
- Discussion on the just-in-time system of inventory management.

Managing the provision of loans to businesses and consumers >>

Discussion on:

- The various types of loans provided by financial service firms.
- The steps in the loan lending process.
- How a borrower's creditworthiness can be established prior to lending.
- How a loan agreement can be properly structured and documented.
- How a consumer loan application can be evaluated.
- How the lender can perfect its claim against the borrower's earning and any assets that may be pledged as collateral.
- The sources of information that can be used in loan analysis and evaluation by lenders and loans committees.
- The parts of a typical loan agreement.
- Significance of loan reviews and loan workouts to the lending institution.

International Banking >>

- Evaluation of the operations of the different types of international banking organizations.
- Examination of the importance of international banking regulations.

- Description of the services provided by banks in international markets.
- Discussion on the challenges faced by international banking firms in foreign markets.

Acquisitions and Mergers >>

- Explanation of what is meant by an acquisition and a merger.
- Discussion on the motives behind the rapid growth of financial services acquisitions and mergers.
- Discussion on how a financial services institution can make a success of a merger.

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