



TAGBILARAN CITY COLLEGE
College of Business and Industry
Tagbilaran City, Bohol



Vision	A stable and vibrant learning institution molding the youth into professionals and skilled workers who are competent and ready for employment.
Mission	To provide equal access to quality college education and vocational training to Boholanos.
Goals	<p>To periodically update the curricular offerings of TCC to respond to the demands of the community and the business industries.</p> <p>To enhance students' academic performance and work-related skills development.</p> <p>To instill values and work ethics in consonance with social responsibility awareness.</p>
Program	Bachelor of Science in Entrepreneurship

PROGRAM OUTCOMES	PERFORMANCE INDICATORS
Graduates of Bachelor of Science in Entrepreneurship are expected to:	
PO1. Analyze/scan the environment to determine business opportunities and develop their profitability profiles from which entrepreneurial ventures can be selected from	<ul style="list-style-type: none"> • Prepare industry or sector analysis and discussion of business opportunities within the industry or sector • Prepare location analysis and site mapping
PO2. Prepare a simple business plan and its related financial statements and projections	<ul style="list-style-type: none"> • Prepare marketing plan • Prepare production and operations plan • Prepare financial plan, with capital budget, master budget, five-year projections and formal income statements • Complete detailed business plan • Analyze and interpret budget plans and financial statements using financial ratios
PO3. Operate and manage the enterprise with good governance and social responsibility.	<ul style="list-style-type: none"> • Successfully operate a micro-venture for at least one school year, with fully accomplished business registration and detailed business performance review
PO4. Articulate and discuss the latest developments in the specific field of practice.	<ul style="list-style-type: none"> • Engage in trainings, workshops, seminars, fora on business and industry trends • Initiate activities promoting Information and Communication Technology (ICT)

PO5. Effectively communicate orally and in writing using both English and Filipino.	<ul style="list-style-type: none"> • Conduct interviews with successful entrepreneurs and industry practitioners • Organize and conduct school activities • Prepare technical papers on related business fields • Present business proposals
PO6. Work effectively and independently in multi-disciplinary and multi-cultural teams.	<ul style="list-style-type: none"> • Join professional organizations related to the field • Join local, national and international competitions
PO7. Act in recognition of professional, social, and ethical responsibility.	<ul style="list-style-type: none"> • Participate in community outreach programs with People’s organizations, NGOs and private sectors • Conduct information, education and communication campaigns on environmental conservation
PO8. Preserve and promote “ <i>Filipino historical and cultural heritage</i> ”	<ul style="list-style-type: none"> • Participate in historical and cultural activities conducted by the government • Organize and conduct school activities to promote awareness on history and cultural heritage

COURSE SYLLABUS
Second Semester, January – May 2020

Course Code	ABM103	Instructor	Ross Catherine P. Lero
Course Title	Business Finance	Email	rlero.tcc@gmail.com
Course Credits	3	Contact Number	09464602978
Course Classification	Bridging	Consultation Hours	
Pre-Requisite(s)		Consultation Venue	

COURSE OUTCOMES	PROGRAM OUTCOMES							
After the completion of this course, students should be able to:	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
CO1. Use critical thinking skills to identify and evaluate entrepreneurial opportunities, manage risks and learn from the results of evaluating that process.	L	L	O	O	O			
CO2. Outline the process that enables entrepreneurs with limited resources to transform a simple idea into a sustainable success.	P	L	L	P	O			O
CO3. Relate and apply fundamental aspects of entrepreneurial thinking across disciplines and as a means of personal development.	L	P	O		O	O	L	L
CO4. Establish goals, identify resources and determine the steps required to address those goals.	P	L	P	O	O	O	O	O

CO5. Use critical inquiry skills to identify, interview and generally build relationships with local innovators, entrepreneurs and other community leaders.	P	O	L	P	P	P	P	O
CO6. Make effective oral presentations pertaining to the project based work.	L	L	P	P	P	O	O	O

Legend:

- *L - Facilitate LEARNING of the competencies (input is provided and competency is evaluated)*
- *P - Allow student to PRACTICE competencies (no input but competency is evaluated)*
- *O - Provide OPPORTUNITY for development (no input or evaluation, but there is opportunity to practice the competencies)*

COURSE DESCRIPTION

This course deals with the fundamental principles, tools, and techniques of the financial operation involved in the management of business enterprises. It covers the basic framework and tools for financial analysis and financial planning and control, and introduces basic concepts and principles needed in making investment and financing decisions. Introduction to investments and personal finance are also covered in the course. Using the dual-learning approach of theory and application, each chapter and module engages the learners to explore all stages of the learning process from knowledge, analysis, evaluation, and application to preparation and development of financial plans and programs suited for a small business.

COURSE CONTENT				
TOPICS	HOURS	LEARNING OBJECTIVES	STRATEGY/METHODOLOGY/ACTIVITIES	EVALUATION METHODS
Introduction to Financial Management	6	<ul style="list-style-type: none"> • Define Finance • Determine the different areas and categories of finance • Identify who are responsible for the financial management within an organization • Enumerate the primary activities of the Finance Manager • Explain how the Finance Manager helps achieve the goal of the organization • Describe the role of the financial institutions and market 	<p>Learning modules and guides for the topics</p> <p>Online research on the topics</p>	<p>Follow-up examination conducted through MS Teams Forms</p>
Review of Financial Statement Preparation, Analysis, and Interpretation	8	<ul style="list-style-type: none"> • Discuss the elements, preparation, and limitations of financial statements • Reconstruct balance sheet and income statement through financial ratios • Analyze and interpret trend ratios 	<p>Research on a sample Pro forma of a company's Financial Statements</p> <p>Learning modules and guides for the topics (the topic is to be subdivided into shorter topics)</p> <p>Virtual Class Discussion</p> <p>Pre-recorded video lecture</p> <p><i>Teaching style suited for the topic (mostly computational); convenient</i></p>	<p>Follow-up pop-up quiz (and announced quiz) conducted through MS Teams Forms</p> <p>Group activity - Creating a mini budget plan for their proposed business</p>

		<ul style="list-style-type: none"> • Evaluate the past performance of the company using vertical and horizontal analyses and various financial ratios • Interpret the changes in the financial structure of the company • Differentiate the different activities of the firm: operating, investing, and financing 	<i>for students who would want to repeat the question/examples over and over</i>	<i>Applying HOTS: Bloom's taxonomy- Create</i> <i>Student-student interaction/ Peer learning</i>
Financial Planning Tools and Concepts	8	<ul style="list-style-type: none"> • Define financial planning • Identify the steps in the financial planning process • Illustrate the formula and format for the preparation of budgets and projected financial statements • Prepare budgets 	Learning modules and guides for the topics (the topic is to be subdivided into shorter topics) Virtual Class Discussion Pre-recorded video lecture	Practice/Warm-up activities to be conducted in MS Teams channel Applying Socratic Method in Formative assessments Announced quiz to be conducted through MS Forms
Sources and uses of short-term and long-term funds	8	<ul style="list-style-type: none"> • Define short-term and long-term funds • Identify the different sources of short-term and long-term funds, and its uses • Apply short-term financing to make sound decisions 	Research on the different bank and non-bank institutions in the city and identify the possible sources of funds available as well as loan applications. Learning modules and guides Powerpoint presentation	Follow-up examination conducted through MS Teams Forms

		<ul style="list-style-type: none"> Identify the bank and non-bank institutions in the vicinity that are possible sources of funds; and enumerate their requirements and process for loan application 	<i>Ideal for visual students; since this topic is more theoretical in nature, students might find this boring if presented in plain modular text.</i> Pre-recorded video lecture	
Basic Long-term Financial Concepts	9	<ul style="list-style-type: none"> Define and explain the concept of risk-return trade-off, and the time value of money Apply mathematical concepts and tools in computing finance and investment problems. 	Learning modules and guides for the topics Virtual Class Discussion Pre-recorded video lecture	Follow-up examination conducted through MS Teams Forms Mini daily pop-up questions where students comment their answers
Introduction to Investment	8	<ul style="list-style-type: none"> Define and explain investment Describe the investment process Differentiate the various types of investment Discuss the role of financial intermediary Determine the different risks inherent in each type of investment 	Research on the different investment options available locally and those that can be accessed online. Learning modules and guides Powerpoint presentation/Comical illustrations Pre-recorded video lecture	Follow-up examination conducted through MS Teams Forms
Managing Personal Finance	7	<ul style="list-style-type: none"> Identify money management philosophy Apply basic personal finance principles and practices in earning, 	Learning modules and guides Pre-recorded video lecture	Personal Financial Goals and Personal Financial Plan or Budget for 1 year to

		spending, saving, and investing money		<p>be submitted via MS Teams</p> <p><i>Assessment questions are personalized and experiential to prevent cheating/copying of answers</i></p> <p><i>Applying HOTS: Bloom's taxonomy- Create</i></p>
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FINAL COURSE OUTPUT

During the prelims the students are informed that the final output of this course is to create a simple budget plan and a 5-year projected financial statements with their own chosen business. The students themselves can conduct a simple survey on their business feasibility through google forms or chat polls (probable sales, cost of goods and services used, possible expenses, etc.) They will have to give an analysis to their budget plan and projected financial statements based on the relevant topics from prelims to finals.

Prior to the realization of this activity, proposed business ideas will be conscientiously checked and evaluated by the teacher. Also, on the duration given to conduct the activity, the teacher will provide further guidance and advice should the students need so.

The activity shall commence after the midterm exam and the output will be collected three (3) days before the final exam.

Use of Rubrics

RUBRIC FOR ASSESSMENT				
	Capstone	Milestone		Benchmark
	100%	80%	60%	30%
Establishing the business 20 pts	Demonstrates the ability to set clear and insightful business details with evidence of all relevant factors.	Demonstrates ability to set business details with evidence of most relevant factors, and business is adequately detailed.	Begins to demonstrate the ability to set business details with evidence of most relevant factors, but business set is superficial.	Demonstrates a limited ability in setting up business details and its related factors.
Assumption Formulation and Projection of Data 30 pts	Demonstrates ability to formulate assumptions that apply and are relevant within a specific content.	Demonstrates ability to formulate assumptions that apply and are relevant only to some specific content.	Demonstrates ability to formulate assumptions that apply within a specific content.	Demonstrates ability to formulate assumptions but does not apply nor are relevant within a specific content.
Analysis and Presentation of Data 30 pts	Analyzation of data gathered is deep and elegant. It contains thorough and insightful explanation and computations. Contents are well-organized and understandable.	Analyzation of data gathered is adequate. It contains thorough explanation and computations. Contents are fairly organized and quite understandable.	Analyzation of data gathered is brief. Explanation and computations lack depth. Contents are disorganized but can be understood.	Analyzation of data is superficial. Explanation is cursory and surface-level. Contents are disorganized and difficult to understand.
Punctuality 10 pts.	Task was turned in before the deadline	Task was turned in a day after the deadline.	Task was turned in 2 to 3 days after the deadline.	Task was turned in 4 to 5 days after the deadline.

GRADING SYSTEM

Prelim to Tentative Final Grade:

Conception Activities	- 20%
Performance Tasks	- 40%
Quizzes	- 20%
Major Exam	- <u>20%</u>
Total	100%

Prelim Grade = grade computed for the prelim period

Midterm Grade = grade computed for the midterm period

Tentative Final Grade = grade computed for the final period

Final Grade = 25% of Prelim + 25% of Midterm + 50% of Tentative Final Grade

Passing rate: 40%

LEARNING MATERIALS

Textbooks:

Gitman, L., Zutter, C., Smart, S., Principles of Managerial Finance, 15th Edition, Prentice Hall and Pearson Publishing, 2018

McLaney, E., Business Finance, Eleventh Edition, Pearson Education Ltd., 2017

Valix, Peralta, Valix, Financial Accounting Volume 3 (with SMEs), 2017 Edition

Timbang F. L., CPA, MSCF, Business Finance for Senior High School, C & E Publishing, Incorporated, 2018

Aduana N.L., Business Finance in the Philippine Setting for Senior High School, C & E Publishing, Incorporated, 2017

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Faculty	Program Head
Date: July 30, 2021	Date:
Approved by:	
Director	
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