

Basic Program on Finance and Accounts

Objectives:

To provide comprehensive knowledge:

- On basic concepts of Finance and Accounts.
- To read and understand the important and strategic issues in financial statements.
- To understand various financial dimensions of business like, alternative sources of financing, various financial markets and their features, corporate actions, financial ratios and various risks.

Target Audience:

- Corporate Executives in marketing, production and non-finance functions
- Sales Executives
- Client Servicing Executives
- Account Managers
- Customer Support Executives and Call Centre Executives of financial products in banks and other financial intermediaries.
- Direct Sales Associates operating in the financial services industry Investors

Curriculum:

Day 1	
1. What is Finance?	2. What is accounting?
Understanding financial strengths and weaknesses, Financial Ratio Analysis, Liquidity versus Profitability, Overtrading, under capitalization	What are Financial Statements? Balance Sheet, P & L Account, Cash Flow, How to read Financial Statements?
3. Working Capital Management	4. Business as an economic entity
Cash, Receivables, Inventories, Loans and Advances, Suppliers Management	Difference between firm, partnership and company. Memorandum and Articles of Association. Concept of trading and manufacturing - value creation.

Day 2	
5. Different Types of Shares and Capital	6. Understanding corporate actions
Common shares, preference shares, debentures, hybrid instruments like convertibles, warrants, money market instruments like CPs, bank financing, factoring, forfeiting, bill discounting etc. Comparative analysis of various sources of funds - competitive advantages and disadvantages. Discussion on authorized capital, subscribed capital, issued capital, paid up capital etc.	bonus, split, consolidation, right, dividend, buyback etc.- the underlying rationale for each and their impact on the balance sheet and the share price of the company, Concept of gearing / leveraging, Cost of capital
7. Introduction to Financial Markets	
Distinctive advantages and disadvantages, Major players, Their roles in the market Products, How to raise funds through the Primary Market (capital and money market), How the secondary markets operate both money and capital markets	