



Education within the reach of all  
A ministry of Calvary Chapel-Port-au-Prince  
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## Syllabus

### Course Title

### PERSONAL AND BUSINESS FINANCE

#### I. Prerequisites:

Basic understanding of financial mathematics

#### II. Objectives

- Acquire knowledge in personal finance management.
- Learn to research and process financial information.
- Encourage personal exploration of financial markets and resources.
- Develop confidence and the ability to make financial decisions.
- Learn to evaluate profitability and risk.
- Provide an overview of corporate finance

#### III. Course outline:

##### Chapter I: Introduction

- Key questions in finance
- Attitudes and money usage

##### Chapter II: Personal Finance Management

- Balance sheet, budget, and accounting
- Personal finance cycle
- Investment choices

### **Chapter III: Mathematics of Interest**

- Interest concepts
- Capitalization and discounting
- Calculations for single and series amounts

### **Chapter IV: Financial Analysis**

- Accounting and balance sheet
- Cash flow from operations (CFO)
- Profitability and cash flows

### **Chapter V: Time Value of Money**

- Future and present value calculations
- Bonds, loans, and obligations

### **Chapter VI: Investment Decision**

- Decision criteria
- Net present value (NPV) and Internal Rate of Return (IRR)
- Payback period and projected cash flows

### **Chapter VII: Risk and Return**

- Risk-free and risky assets
- Risk measurement and risk reduction

### **Chapter VIII: Business Valuation**

- Business value and asset valuation
- Valuation using multiples and Discounted Cash Flow (DCF)

- Determining projected cash flows and discount rates

#### **IV. Pedagogy:**

Lectures and interactive discussions