

Course:	FIN 300: Business Finance
Class:	Asynchronous (info provided via CI Learn / Canvas)
Instructor:	Robert Beamer, MBA, MA, MTh
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Phone:	(310) 773-7519 (mobile)
Office Hours:	Mondays and Wednesdays 12pm-1pm

Summary

Business finance is a critical element of business education, serving as the cornerstone for understanding how financial decisions are made within organizations and how they intersect with broader business strategies. This course aims to equip you with the knowledge and skills necessary to navigate the complex landscape of financial management, preparing them for success in both academic and professional endeavors.

Students will be introduced to theories and practices of planning, procuring, and controlling the short-term and long-term financial resources of business organizations. Major topics include analysis of financial statements, Time Value of Money, capital budgeting, debt and equity markets, security valuations, cost and structure of capital, dividend policies, and raising capital. Business finance is a critical element of business education. This subject area helps students understand how business finance decisions are made and how they are integrated with other business decisions. Students will gain a solid foundation in business finance, enabling them to analyze financial data, evaluate investment opportunities, and make sound financial decisions that drive organizational success. By integrating theoretical concepts with real-world applications, this course equips students with the essential tools and insights needed to thrive in today's dynamic business environment.

FIN 300 is a required introductory finance course for all undergraduate business students. Prerequisites for this class are: (a) BUS 309-Quantitative Foundations for Business, (b) BUS 310- Business Discourse for 21st Century Professional, and (c) MGT 326-Business Ethics.

Course Objectives

- Introduce students to fundamental financial concepts, theories, and practices.
- Develop students' analytical skills for evaluating financial statements and making informed financial decisions.
- Equip students with tools and techniques for analyzing investment opportunities, managing risk, and optimizing capital allocation.
- Familiarize students with the role of financial markets and institutions in the global economy.
- Cultivate students' understanding of the interplay between financial decisions and broader business strategies.

Major Topics Covered (for timeline see below schedule)

- Analysis of Financial Statements
- Time Value of Money
- Capital Budgeting
- Debt and Equity Markets
- Security Valuation
- Cost and Structure of Capital
- Dividend Policies
- Raising Capital

The course will consist of 8 weeks and 4 bi-weekly modules covering specific topics, supplemented with readings, lecture materials, and interactive assignments. Students will engage with course content at their own pace, accessing pre-recorded lectures, readings, and other resources provided. Assessment will include participation, assignments, weekly

quizzes, a midterm exam and a final exam, evaluating students' comprehension of course materials and their ability to apply financial principles to practical scenarios.

Learning Outcomes (Course Specific)

Upon the successful completion of this course, students will be able to explain and apply theories and concepts of business finance. You should be able to do the following in detail:

- Identify the ultimate goal of financial management (2,3,5,6*)
- Analyze and utilize financial statements (1,2,3,5,6*)
- Calculate the Time Value of Money (TVM) and apply TVM skill to stock and bond valuations (1,2,3,5,6*)
- Estimate various investment criteria and evaluate capital budgeting decisions (1,2,3,5,6*)
- Explain the trade-offs between risk and return, and apply Capital Asset Pricing Theory (1,2,3,5,6*)
- Calculate and analyze Weighted Average Cost of Capital (1,2,3,5,6*)
- Evaluate different dividend policies (1,2,3,5,6*)
- Identify various methods and channels of raising capital (1,2,3,5,6*)
- Analyze real-world finance case(s) using business finance theories and practices (1,2,3,4,5,6*)
- Apply business finance knowledge to develop critical thinking, problem solving, and decision making skills (1,2,3,4,5,6*)
- Work collaboratively in a group environment (1,2,3,4,5,6*)

Learning Outcomes (Program Specific)

- 1) Demonstrate high proficiency in critical thinking, oral and written communication, personal ethical conduct, and collaboration skills.
- 2) Demonstrate orally and in writing analytical and integrative skills in making business decisions.
- 3) Demonstrate an understanding of the global operating environment of business.
- 4) Produce written innovative and integrative business plans, including plans that adapt to uncertain and unpredictable environments.
- 5) Demonstrate an understanding of relevant disciplines.
- 6) Demonstrate leadership skills in a variety of situations and settings

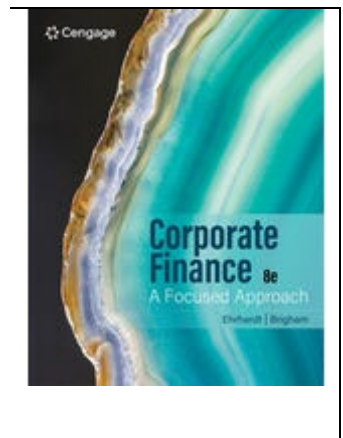
Course Requirements

• Required Texts / Resources

- **TEXT:** *Corporate Finance: A focused approach* (2024) by Ehrhardt and Brigham. (digital and print versions available via Cengage or Amazon.com)
 - ISBN: 10- 0357714636
- **ACCEPI.com:** You will need to buy access to Accepi for exercises and weekly quizzes. It is very inexpensive relative to the publisher we are using so hoping this comes as welcome news. Details to be emailed by 3/25/24.
- **HBR: FIN 300 CoursePack:** A few case studies / simulations / articles, etc available via HBR.org in digital form. Link to soon be provided on Canvas and email.
 - Details will be posted on how to access by 3/25/24.

• Additional Text (non required but for your personal benefit)

- Gene Siciliano: *Finance for Non-Financial Managers*
 - A wonderful, simple text with the basics of business finance (a back-pocket keeper)



Grading Breakdown

- Participation... 20%
 - o Includes but not limited to:
 - Viewing of materials
 - Engagement in discussion forums
 - Study Team Involvement / Evaluation
 - Attendance at designated office hour appointment
- Short Weekly Quizzes... 15%
 - o There will be short weekly quizzes that cover the reading material of our texts and studies. These quizzes will be online and accessible from Canvas and our Cengage text.
- Assignments / Presentations... 25%
 - o While our time together is limited to 8 weeks, there will be a few assignments that may consist of presentations, problem sets, reflections, and other submissions as specified. These will be due when specified on BruinLearn and will be designated "Study Team" or "Individual". Peer evaluations will also affect this final grade.
- Midterm...15 %
 - o A midterm given at approximately the half-way point (end of week 4)
- Final... 25%
 - o Full details released no later than following midterm and towards the end of the course.

** Canvas has a gradebook feature built in but does not reflect all details and nuances of the course grading schema (participation, peer evals, score adjustments, exact point totals given extra credit, etc) so it should not be taken as your final grade in the class. If you ever would like a sense of how you are doing in the class, reach out.*

Grading Scale:

Letter Grade	Percentage
A +	99% - 100%
A	93% - 98.9%
A -	90% - 92.9%
B+	87% - 89.9%

B	83% - 88.9%
B -	80% - 82.9%
C +	77% - 79.9%
C	73% - 78.9%
C -	70% - 72.9%
D +	67% - 69.9%
D	63% - 68.9%
D -	60% - 62.9%
F	< 59%

Schedule and assignments

Below is a tentative class schedule including our two tests. Assignments will be given weekly and will be posted to Canvas in advance of the due date. *(please consider the academic calendar for campus holidays when planning your schedule, <https://www.csuci.edu/calendars/index.htm>):*

TENTATIVE CLASS SCHEDULE (subject to change; omissions or amendments)

Week	Date	Chapter(s)	Topic
1	3/25	1	Intro to Business Finance
2	4/1	2	Financial Statements, Cash Flow and Taxes + Working Capital Simulation
3	4/8	3	Financial Statement and Analysis (continued)
4	4/15	4	Time Value of Money + Midterm
5	4/22	10	Capital Budgeting
6	4/29	6	Risk and Return Food Truck Simulation
7	5/4	9	Cost of Capital
8	5/11	Ancillary	Financial Planning, Forecasting, Decisions and Analysis
FINAL	Specifics TBA		

Weekly Schedule with Topics Explored

Week 1: Introduction to Business Finance

- Overview of the course
- Importance of finance in business and other topics as listed

Weeks 2 and 3: Financial Statement Analysis

- Basic financial concepts and terminology
- Understanding balance sheets, income statements, and cash flow statements
- Ratio analysis and its significance
- Tools for financial statement analysis

Week 3: Time Value of Money

- Future value and present value concepts
- Calculating interest rates and discount rates
- Applications of time value of money in decision making

Week 4: Capital Budgeting

- Introduction to capital budgeting
- Techniques for evaluating investment projects (NPV, IRR, Payback Period)
- Capital budgeting decision criteria

Week 5: Risk and Return

- Understanding risk and return in financial decision making
- Portfolio theory and diversification
- Capital Asset Pricing Model (CAPM)

Week 6: Cost of Capital

- Estimating the cost of equity, debt, and retained earnings
- Weighted Average Cost of Capital (WACC)
- Applications of cost of capital in investment decisions

Week 7: Financing Decisions

- Debt vs. equity financing
- Capital structure theories
- Financial leverage and its impact on risk and return

Week 8: Financial Planning and Forecasting

- Overview of financial planning process
- Budgeting techniques and forecasting methods
- Long-term financial planning and growth strategies

Attendance and Participation Policy

Obviously, this is an a-synchronous class so we will not have conventional formal meetings. You are expected to view the material as advised, and also to participate in discussion forums, simulations and other group assignments.

Resources for Students of All Abilities

If you are a student with a disability requesting reasonable accommodation in this course, please visit Disability Accommodations and Support Services (DASS) located on the second floor of Arroyo Hall or call 805-437-3331. All requests for reasonable accommodation require registration with DASS in advance of needed services. You can apply for DASS services.

Civil Discourse

All students, staff, and faculty on our campus are expected to join in making our campus a safe space for communication and civil discourse. If you are experiencing discomfort related to the language you are hearing or seeing on campus (in or out of classes), please talk with a trusted faculty or staff member.

Academic Dishonesty

By enrolling at CSU Channel Islands, students are responsible for upholding the University's policies and the Student Conduct Code. Academic integrity and scholarship are values of the institution that ensure respect for the academic reputation of the University, students, faculty, and staff. Cheating, plagiarism, unauthorized collaboration with another student, knowingly furnishing false information to the University, buying, selling, or stealing any material for an examination, or substituting for another person may be considered violations of the Student Conduct Code. If a student is found responsible for committing an act of academic dishonesty in this course, the student may receive academic penalties including a failing grade on an assignment or in the course, and a disciplinary referral will be made and submitted to the Dean of Students office. For additional information, please refer to [CSUCI's Academic Dishonesty Policy](#).

All written assignments may be screened using Turnitin or a similar AI / plagiarism detection service that compare the work against a large database of past work.

Additional Student Resources

- ***Emergency Intervention and Basic Needs***

If you or someone you know is experiencing unforeseen or catastrophic financial issues, skipping meals, or experiencing homelessness/housing insecurity (e.g. sleeping in a car, couch surfing, staying with friends), please know that you are not alone. There are resources on campus that may assist you during this time. The Dolphin Pantry is currently located in Arroyo Hall and offers free food, toiletries, and basic necessities for current CI students. For additional assistance, please contact the Dean of Students office at (805) 437-8512 or visit Bell Tower 2565. Please visit the website for the most up-to-date information on the Basic Needs Program at CI: <https://www.csuci.edu/basicneeds/>.

- ***Counseling and Psychological Services (CAPS)***

CAPS is pleased to provide a wide range of services to assist students in achieving their academic and personal goals. Services include confidential short-term counseling, crisis intervention, psychiatric consultation, and 24/7 phone and text support. CAPS is located in Bell Tower East, 1867, and can be

reached at 805-437-2088 (select option 2 on voicemail for 24/7 crisis support; or text “Hello” to 741741); you can also email us at caps@csuci.edu or visit our website at <https://www.csuci.edu/caps>.

- **Writing & Multiliteracy Center**

The Writing and Multiliteracy Center (WMC) provides all CI students with FREE online support services and programs that help them become more effective writers and communicators. WMC peer consultants help students at any stage of the composition process in any discipline for writing or speaking (such as online slideshow presentations). Students are also welcome to bring in other types of non-academic or creative work. WMC professional consultants are CI faculty who can help students working on graduate-level writing or personal and research statements required for graduate school applications. WMC tutors can also help those who want to talk about or wish to learn new skills in speaking in academic or online contexts. Students can drop in for a 30 min tutorial session or ask for one-hour sessions for longer projects. Make an appointment by visiting <http://www.csuci.edu/wmc>.

- **Title IX and Inclusion**

Title IX & Inclusion manages the University’s equal opportunity compliance, including the areas of affirmative action and Title IX. Title IX & Inclusion also oversees the campus’ response to the University’s nondiscrimination policies. CSU Channel Islands prohibits discrimination and harassment of any kind on the basis of a protected status (i.e., age, disability, gender, genetic information, gender identity, gender expression, marital status, medical condition, nationality, race or ethnicity, religion or religious creed, sexual orientation, and Veteran or Military Status). This prohibition on harassment includes sexual harassment, as well as sexual misconduct, dating and domestic violence, and stalking. For more information regarding CSU Channel Islands’ commitment to diversity and inclusion or to report a potential violation, please contact Title IX & Inclusion at 805.437.2077 or visit <https://www.csuci.edu/titleix/>.

- **Preferred Pronouns**

Students have the option to update their chosen/preferred name, pronouns, and gender identity through their myCI portal, within CI Records. Additionally, students may request to change their email address to match their chosen name. Click the menu items below for more details. Visit the [Registrar’s Gender Identity and Pronouns](#) page for instructions.

- **Campus Tutoring Services**

You are encouraged to make early and regular use of campus tutors and/or peer-led study groups. For campus tutoring locations, subjects and hours, go to: <http://go.csuci.edu/tutoring>.

- **Digitally Accessible Course Materials--ALLY**

CSUCI is committed to providing you with the best learning experience possible. With this goal, we have activated ALLY in your Canvas courses. ALLY is a product that focuses on making digital course content more accessible to all students. You will now be able to download most course files in the format that fits best with your learning needs; PDF, HTML, .EPUB and Audio files are now available for most content items. To learn more about formats available as well as what each format offers visit Ally Support. Should you have any questions or experience issues while using ALLY, please contact [ITS Solution Center](#) at (805) 437-8552.

****THIS SYLLABUS IS SUBJECT TO CHANGE. I WILL DO MY BEST TO NOTIFY YOU IN ADVANCE.****