



Davao del Sur State College
Brgy. Matti, Digos City, Davao del Sur

FINANCIAL MANAGEMENT



PREFACE

This coursepack on Financial Management is designed to provide a comprehensive and practical foundation for navigating the complexities of modern business finance. It bridges the gap between theoretical principles and real-world application, offering students the analytical tools necessary to manage financial resources effectively in a rapidly changing global economy. By exploring the lifecycle of capital from its strategic acquisition to its optimal deployment this material equips learners with the expertise to ensure organizational liquidity, sustainability, and long-term growth.

The curriculum is structured to guide students through the fundamental pillars of the financial landscape. It begins with an in-depth exploration of Financial Analysis and Investment Strategies, establishing a clear understanding of how funds flow within organizations and across global markets. As the modules progress, the focus shifts to operational efficiency through Working Capital Management and the strategic evaluation of Short-term and Long-term Funding options. Students will also delve into specialized topics, such as the comparative advantages of Lease Financing and the transformative impact of Financial Technology (FinTech) and Sustainable Finance (ESG).

Ultimately, this coursepack aims to develop forward-thinking professionals capable of making sound, ethical financial decisions. Through a combination of risk and return analysis, portfolio management, and an introduction to emerging digital banking trends, learners will gain the confidence to address both traditional fiscal challenges and the innovative opportunities of the future. Whether the goal is entrepreneurship or corporate leadership, these modules serve as a vital roadmap for achieving operational excellence and financial success.

— JAN CHRISTIAN D. ENERO —

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