

# Course : Introduction to financial calculations

*Practical course - 2d - 14h00 - Ref. LFI*  
*Price : 1540 CHF E.T.*

Cette formation très pratique vous fera découvrir les principaux calculs financiers et vous permettra d'en tirer des indications fiables et pertinentes pour analyser et apprécier les performance et la santé financière d'une entreprise.

## Teaching objectives

At the end of the training, the participant will be able to:

- ✓ Calculate interest rates
- ✓ Break down actuarial rates to optimize them
- ✓ Modeling a yield curve
- ✓ Manage loans and borrowings and their due dates

## Intended audience

Accountant, treasurer, employee in a company's financial department.

## Prerequisites

No special knowledge required.

## Practical details

### Hands-on work

Demonstrations and financial calculations. Case studies and numerous practical examples.

## Course schedule

### 1 Interest rates

- Definitions of interest rates.
- Interest rate agreements.
- Simple interest calculation.
- Calculation bases and calendar management.

### Hands-on work

Understanding the interest rate and its mechanism for companies.  
Calculations and simulations.

### PARTICIPANTS

Accountant, treasurer, employee in a company's financial department.

### PREREQUISITES

No special knowledge required.

### TRAINER QUALIFICATIONS

The experts leading the training are specialists in the covered subjects. They have been approved by our instructional teams for both their professional knowledge and their teaching ability, for each course they teach. They have at least five to ten years of experience in their field and hold (or have held) decision-making positions in companies.

### ASSESSMENT TERMS

The trainer evaluates each participant's academic progress throughout the training using multiple choice, scenarios, hands-on work and more.

Participants also complete a placement test before and after the course to measure the skills they've developed.

### TEACHING AIDS AND TECHNICAL RESOURCES

- The main teaching aids and instructional methods used in the training are audiovisual aids, documentation and course material, hands-on application exercises and corrected exercises for practical training courses, case studies and coverage of real cases for training seminars.
- At the end of each course or seminar, ORSYS provides participants with a course evaluation questionnaire that is analysed by our instructional teams.
- A check-in sheet for each half-day of attendance is provided at the end of the training, along with a course completion certificate if the trainee attended the entire session.

## 2 Actuarial calculation

- Discounting and capitalization principles.
- Use of discount factors.
- Composition of interest rates.
- Internal rate of return (IRR).
- TEG and TAEG.
- Period and continuous rates.
- Present and future value.

### Hands-on work

Discover the mechanisms of actuarial rates to optimize their impact on your company.

## 3 Interest rates and the yield curve

- Forward structure of interest rates.
- Zero-coupon rate curve.
- Forward rates.
- Calculation methods for zero-coupon rates.

### Hands-on work

Design interest rate structures and curves to make better financial decisions.

## 4 Managing loans and borrowings

- Constant maturity loans.
- Progressive, linear and in-fine depreciation.
- TEG calculations.
- Deferred period, zero coupon loan.
- Loans with maturities in geometric progression.

### Hands-on work

Understand the different types of loans, know how to manage them and integrate them into your financial calculations.

### TERMS AND DEADLINES

Registration must be completed 24 hours before the start of the training.

### ACCESSIBILITY FOR PEOPLE WITH DISABILITIES

Do you need special accessibility accommodations? Contact Mrs. Fosse, Disability Manager, at psh-accueil@orsys.fr to review your request and its feasibility.