

***Abdelhafid Boussouf University Center – Mila***

***Faculty of Economics, Commercial & Management Sciences***

***Département Of Economics***

***Lectures On : Introduction to Finance***

***Addressed To 1<sup>st</sup> Year Students – 2<sup>nd</sup> Semester***

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## ***Lesson 3: Introduction to Finance***

### ***Definition of Finance***

Finance is the management of money, investments, and financial resources by individuals, businesses, and governments.

### ***Branches of Finance***

1. **Personal Finance:** Managing individual income, savings, and investments.
2. **Corporate Finance:** Managing a company's financial activities, including investments and capital structure.
3. **Public Finance:** Managing government revenue, expenditures, and debt.

### ***Importance of Finance***

- Helps in wealth management.
- Supports business expansion.
- Contributes to economic stability.

### ***Key Terms in Finance***

- **Investment** – الاستثمار
- **Interest Rate** – سعر الفائدة
- **Capital** – رأس المال
- **Liquidity** – السيولة
- **Risk Management** – إدارة المخاطر
- **Stock Market** – سوق الأوراق المالية