

Innovation Introduction to Finance and Banking (B23)

Credit weighting:	2.0 ECTS credits
Teaching period(s):	13 July 2026 - 17 July 2026
Level:	Bachelor
Teaching methods:	52 hours of lectures/field excursions + assignments (self-study).
Course leader:	Gerrit-Jan Lanting, MSc
Lecturer(s):	Gerrit-Jan Lanting, MSc, Bernard van der Biessen MSc

Description

Financial news is dominating the headlines. The financial and banking system had and still has a great impact on the economic situation in the world. Sparked by the financial crisis, the role of banks is changing, and new financing models are slowly gaining traction.

Welcome to our simulated learning environment. During this intensive one-week course your group will form the management team of a retail bank, taking all management level decisions that come with running a bank while competing against the other teams in the course. In each round, you will receive direct financial results regarding the decisions made by your team providing you with valuable feedback for the next round. However, the simulation is not just about making profit, but also about sound risk management for your bank: you will have to follow the Basel III guide lines, take decisions about which products to launch and about hiring and firing staff.

This course will help you to learn all about the basics of finance, and cover topics such as financial statements, ratio analysis, asset and liability management and accounting. You will learn how to successfully run a crowdfunding campaign and gain useful insights in the field of sustainable financing and banking, such as how to finance sustainable energy projects.

This simulation is a great action-based way of learning, providing you with the ins and outs of running a retail bank.

Many students who have done this course, follow up with the B24 course 'Financing Models for a Sustainable World' and often also the course B21 'Sustainable Investing'. Another logical combination is B26 'Business Innovation with Blockchain' or B21 'Sustainable Investing'.

Target audience

Students from all levels (Bachelor and Master) - a business study programme or financial background is **not** required. This course is for students who want to build or expand their knowledge of finance and banking.

A good command of English is necessary! Given the interactive nature of teaching, students must have the capabilities to actively contribute in class and communicate (understand and speak) in English well, ideally min level B2.

Aim of the course

- You will learn about and discuss basic finance and banking theory;
- You will gain knowledge of how a bank operates and functions;
- You will learn how to interpret bank balance sheets;
- You will gain a basic understanding of the accounting system and ratio analysis.

Study load

52 hours of lectures/field excursions + assignments (self-study).

Please note: You must attend all learning activities (e.g. workshops, fieldwork) to be able to receive the Certificate of Participation and/or the credits for this course, unless absence is officially approved by the teachers and the coordinator of the Utrecht Summer School.

Course calendar

The day to day programme is subject to changes depending on the availability of the guest lecturers

Saturday and Sunday, 11 and 12 July		
Time	Activity	Description
12.00-18.00	Key pick up	You will find the exact key pick

		<i>up location in the pre-departure information, which becomes available after you have paid the course fee.</i>
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Monday, 13 July		
Time	Activity	Description
10:00-12:30	Lecture	<i>Introduction lecture accounting and finance. Introduction to financial statements</i>
12:30-13:30	Lunch **	
13:30-17:00	Lecture and introduction to the banking simulation	<i>Lecture accounting and finance</i> <ul style="list-style-type: none"> • Bank Balance sheet • Debt and Equity, forms of financing • Financial leverage • Preparation for the banking simulation.

Tuesday, 14 July		
Time	Activity	Description
10:00-12:30	lecture	<i>Guest lecture sustainable banking Kay van der Kooi, Triodos bank</i>
12:30-13:30	Lunch **	
13:00-17:00	Group assignment	<i>Retail banking simulation and lecture alternative financing models and behavioural finance</i>

Wednesday, 15 July		
Time	Activity	Description
10:00-12:30	Group assignment	<i>Retail banking simulation</i>
12:30-13:30	Lunch **	
13:30-17:00	Lecture	<i>Blockchain and cryptocurrency workshop by Bernhard van der Biessen</i>

Thursday, 16 July		
Time	Activity	Description
10:00-12:30	Group assignment	<i>Retail banking simulation</i>

12:30-13:30	Lunch **	
13:30-17:00	Lecture	Excursion or guest lecture

Friday, 17 July		
Time	Activity	Description
10:00-12:30	Lecture and group assignment	Retail banking simulation
12:30-13:30	Lunch**	
13:30-15:00	Group assignment, self-study etc	Round off Retail banking simulation
15:00-16:30	Saying good bye	Drinks at The Basket

**Please note: Students must bring/cover their own lunch
The lunch times in the programme can vary, these times are just an indication.