



**UNIVERSIDAD DE SONORA**  
**Center Regional Unit**  
**Economic and Administrative Science Division**  
**ACCOUNTING DEPARTMENT**  
**Bachelor of Tourism**

<b>Course:</b> Seminar of financing for Tourism MYPYMES			<b>Ident:</b> (SCHOLAR)	
<b>Pre-requirement:</b> N/A		<b>Sub-sequent:</b> N/A		
<b>Credits:</b> 6	<b>Mode:</b> Semi-attendance	<b>Week hours:</b> 3	<b>Course hours:</b> 48	
<b>Teaching-learning mode:</b> seminar		<b>Service Department:</b> Accounting Department		
<b>Formation core:</b> Professional				
<b>Specific competencies to be developed:</b>				
COMPETENCY 2 - Plans and designs tourism projects attending the social problem diagnosis.				
COMPETENCY 3 - Manages resources and evaluates tourist projects from an integral diagnosis.				

**Introduction:**

Because the micro, small and medium-size enterprises in the touristic industry represent more than 80% of the current supply of tourist services, it is very important to study their financing for their development, in terms of growth, productivity and competitiveness

Unit I will study the general provisions, definitions and requirements of the small and medium Enterprise.

Unit II will raise modernization schemes for touristic MYPYMES, for the purpose of supporting the touristic entrepreneurs in leading their businesses toward modernization, by adopting management systems, world class quality and service standards in order to meet the needs of their customers, both internal and external, to obtain a higher profitability and competitiveness for their enterprises.

Unit III will introduce the main financing sources prevailing for tourism MYPYMES.

**Purpose:**

The course is part of the professional core; it is given in the first five semesters, as an elective course. It is intended to provide the student with the financing sources available for tourism MYPYMES, in order to be more competitive for both internal and external tourists.

**General Objective:** Identify the main financing sources available for tourism MYPYMES, and determine the support types and programs provided by the different institutions.

**Specific Objectives:**

1. To know the potential and contribution of tourism MYPYMES in the national and international economy.
2. Awareness of the need to modernize the MYPYMES sector in order to increase their competitiveness..
3. Identify the different public and private sectors and institutions providing financing to tourism MYPYMES.
4. Determine the types and amounts of such support programs provided by the institutions for tourist MYLPYMES.
5. Understand the financing need as an instrument for the growth, productivity and competitiveness of the tourism MYPYMES.

**Competency units:**

**Competency unit I.** Current situation of Pymes in Mexico.

- a) Definitions
- b) Pymes in Mexico, scope and contribution in the gross domestic product
- c) Limitations to the growth of pymes.

**Competency unit II.** Modernization schemes for touristic MYPYMES

- a) New management systems
- b) Quality and service standards
- c) Global distribution systems

**Competency unit III.** Touristic MYPYMES financing

- a) Main short term financing sources
- b) Main long term financing sources
- c) Support programs of the different institutions for touristic MYPYMES

<p><b>Evaluation: general criteria for course accreditation:</b></p> <ul style="list-style-type: none"> <li>Course evaluation consists of: <table border="0"> <tr> <td>Attendance (at least 8% of the total classes)</td> <td></td> </tr> <tr> <td>Participation</td> <td>30%</td> </tr> <tr> <td>Individual work</td> <td>40%</td> </tr> <tr> <td>Exams</td> <td>30%</td> </tr> </table> </li> </ul>		Attendance (at least 8% of the total classes)		Participation	30%	Individual work	40%	Exams	30%
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<p><b>Desirable academic qualifications of the course instructor:</b></p> <p>Academic master degree or major of Regional Development or equivalent to the study field of the course, with proven two year minimum experience and professional development in areas similar to this course. A minimum two year higher education teaching experience.</p> <p>Professional formation and/or degree in an equivalent area, teaching experience in these issues.</p> <p>Verify the professor formation process requested by the Institution</p> <p>Conduct an interdisciplinary approach.</p> <p>Two year teaching experience</p> <p>For the professor to be programmed and made responsible of teaching this course, he shall have full command of the topics described in the course description, in both English and Spanish.</p>									
<b>Bibliography</b>	<b>Type (basic or supplementary)</b>								
Ortega, A. (2008). Introducción a las finanzas. 2da. Ed. México. McGrag Hill.	Basic								
Pavón, L. (2010). Financiamiento a las microempresas y las pymes en México (2000-2009). Cepal.	Basic								
Secretaría de turismo, (2014) .Programa de Apoyo a la Competitividad de la PYME Turística. Recuperado de <a href="http://www.sectur.gob.mx/programas/impulso-al-financiamiento-e-inversiones-turisticas/">http://www.sectur.gob.mx/programas/impulso-al-financiamiento-e-inversiones-turisticas/</a> el 16 de Marzo del 2015.	Supplementary								
Ruiz, L., Araico, M. (2005). La difícil escalada de hacer empresa. <i>Informe especial</i> . Recuperado de <a href="http://ols.uas.mx/PubliWeb/Articulos/LRF-Pymes.pdf">http://ols.uas.mx/PubliWeb/Articulos/LRF-Pymes.pdf</a> el 15 de Marzo del 2015.	Supplementary								
Comisión Europea, (2014). Guía de la financiación de la UE para el sector turístico. Recuperado de <a href="http://www.basquetour.net/noticia.aspx?idnoticia=570">http://www.basquetour.net/noticia.aspx?idnoticia=570</a> y <a href="http://ec.europa.eu/enterprise/sectors/tourism/index_es.htm">http://ec.europa.eu/enterprise/sectors/tourism/index_es.htm</a> el 15 de Marzo del 2015.	Complementaria								
Carrillo I., Pulido, J. (2012). Tourism funding by international financial institutions. A critical analysis. Investment Management and Financial Innovations, Vol. 9, Issue 3	Complementaria								
Fondo de apoyo para la micro, pequeña y mediana empresa, (2015). Financiamiento. Recuperado de <a href="http://www.contactopyme.gob.mx/financiamiento/default.asp">http://www.contactopyme.gob.mx/financiamiento/default.asp</a> el 16 de Marzo del 2015	Complementaria								

<b>Competency development</b>			
<b>Learning outcomes</b>	<b>Educational activities</b>	<b>Volume of student work in hours</b>	<b>Evaluation</b>
<b>WEEK 1</b>			
Know the current situation of MYPYMES in Mexico, specifically those in the tourism sector.	Presentation and readings by the professor and students.	3	Participation and papers
<b>WEEK 2</b>			
Know the current situation of MYPYMES in Mexico	Presentation by the professor and discussion in a debate with students.	3	Participation
<b>WEEK 3</b>			
Know the contribution of this touristic segment in the gross domestic product of the Mexican economy, and its limitations.	Presentation by student teams prior research on the topic. Presentation by the professor for feedback purposes.	3	Presentation and papers.
<b>WEEK 4</b>			
Evaluate knowledge of the issue.	Apply exam	1	Exam
Identify modern management schemes of tourism MYPYMES	Presentation by the professor	2	Comprehension questions
<b>WEEK 5</b>			
Identify world quality standards with respect to products and services provided by tourism MYPYMES	The professor will lead the team, encouraging participation of students prior readings of the topic.	3	Participation and presentations
<b>WEEK 6</b>			
Know the global distribution systems	Research by students and discussion with the professor.	3	Participation and presentation
<b>WEEK 7</b>			
Enhance knowledge obtained on the SGD topic.	Presentations by a guest-expert in SGD	1	Comprehension questions
Strengthen knowledge obtained on world quality standards.	Presentations by a guest-expert in world quality standards	1	Participation and comprehension questions
Evaluation of knowledge on this topic.	Apply exam	1	Exam
<b>WEEK 8</b>			
Identify the main financing institutions, both public and private.	Presentation by the professor and research by students in readings and field work.	3 horas	Presentations
<b>WEEK 9</b>			
Identify the main short term financing sources provided by financial institutions.	Presentation by the professor and research by students in readings and field work.	3	Presentation and papers
<b>WEEK 10</b>			
Identify the main long term financing sources provided by financial institutions.	Presentation by the professor and research by students in readings and field work.	3	Presentation and papers
<b>WEEK 11</b>			
Know the support provided by government institutions to	Presentation by the professor and research by students in readings and	3	Papers and presentation

tourism MYPYMES	field work.		
<b>WEEK 12</b>			
Understand financial institutions and the financing they provide	Participation of the professor together with the student in manufacturing a product.	3	Conceptual diagram
<b>WEEK 13</b>			
Strengthen knowledge of the topic	Lecturer from an institution	1	Attendance and participation
Strengthen knowledge of the topic	Lecturer from an institution	1	Attendance and participation
Strengthen knowledge of the topic	Presentation and debating	1	Participation
<b>WEEK 14</b>			
Apply knowledge in a practical case of a touristic MYPPYME	Practical work-advisory	3	Case report
<b>WEEK 15</b>			
Apply knowledge in a practical case of a tourism MYPPYME	Practical work-advisory	3	Case report
<b>WEEK 16</b>			
Final evaluation of knowledge of the topic	Apply exam	2	Exam
Report evaluation	Presentation by the professor	1	Final results