

MAS311 Financial Management

Exercises

Financial Statement Analysis

2/26

1. **Debt ratio.** Last year, Apex-Pal International Ltd. had earnings per share of \$3.60 and dividends per share of \$2.20. Total retained earnings increased by \$14M during the year, while book value per share at year-end was \$36. Apex-Pal has no preferred stock, and no new common stock was issued during the year. If its year-end total debt was \$126M, what was the company's year-end debt/asset ratio?

Retained Earnings increase	14,000,000
Divide Difference of earnings and dividend (3.60 – 2.20 = 1.40)	1.40
# of shares in common stock	10,000,000
Multiply by the book value per share	36
Total equity	360,000,000
Add Total year-end debt	<u>126,000,000</u>
Total Assets	486,000,000

$$\text{Debt-asset ratio} = \text{Total liabilities/Total Assets} = 126\text{M}/486\text{M} = 0.26$$

2. **Days sales outstanding.** Maruwa Co. has a DSO of 35- days, and its annual sales are \$6,800,000. What is its accounts receivable balance? Assume it uses a 365-day year.

$$\begin{aligned} \text{DSO} &= \text{Accounts Receivable/ Sales} \times 365 \\ 35 &= \text{Accounts Receivable}/6,800,000 \times 365 \\ 35 &= \text{Accounts Receivable} /18,630.14 \end{aligned}$$

$$\begin{aligned} \text{Accounts Receivable} &= 18,630.14 \times 35 \\ \text{Accounts Receivable} &= 652,054.79 \end{aligned}$$

3. **Debt ratio.** RMIH has an equity multiplier of 2.2, and its assets are financed with some combination of long-term debt and common equity. What is its debt ratio?

$$\begin{aligned} \text{Equity multiplier} &= \text{Total Assets/Total Equity} \\ 2.2 &= 2.2 / 1 \end{aligned}$$

$$\begin{aligned} \text{Debt ratio} &= \text{Total Liabilities/Total Assets} \\ &= (2.2 - 1) / 2.2 \\ &= 1.2/2.2 \\ &= .55 \end{aligned}$$

Financial Management Exercises And Solutions

DJ Losen



Financial Management Exercises And Solutions:

Financial Management Exercises & Solutions I M Pandey,2004-01-01 **Mastering Money Management: Practical Solutions for Financial Stress** Selira Yune,2025-02-25 This book goes beyond traditional financial advice and delves into the psychological aspects of money management offering coping strategies to help readers navigate the emotional toll of financial challenges From identifying the root causes of financial stress to implementing practical budgeting techniques this book covers a wide range of topics to help readers regain control of their finances and mental well being The chapters in Mastering Money Management are filled with actionable tips and advice backed by research and real life examples Readers will learn how to create a customized financial plan that works for their unique situation effectively communicate with loved ones about money matters and develop healthy habits for long term financial stability Whether struggling with debt living paycheck to paycheck or facing unexpected financial setbacks this book offers a roadmap to resilience and peace of mind With a focus on empowerment and self care Mastering Money Management encourages readers to shift their mindset around money and embrace a more proactive approach to financial decision making By fostering a sense of financial literacy and accountability this book equips readers with the tools they need to tackle financial stress head on and build a more secure financial future **Financial Management [Revised Edition]** John Smeur,2019-08-05 This book introduces key concepts and methods in business financial management It consists of two parts Part one is structured around start up investments and key financing decisions facing entrepreneurs during their first year in business The instruments examined include the investment budget financing plan the opening balance sheet financial planning for profits and liquidity the closing balance sheet and a complete treatment of ratio analysis Part two is about cost prices budgeting and variance analysis profit calculation methods and break even point and finally calculations of the returns to alternative investment options All of these subjects are treated in an accessible stepwise manner and are accompanied with illuminating examples The combination of theoretical rigor and simple explanations makes the present volume indispensable for both students and entrepreneurs Financial Management Jim McMenamin,2002-09-11 Finance is a notoriously difficult core subject for business undergraduates which many find difficult to understand The area has been dominated by large and complex introductory texts often from the US which many lecturers find too detailed and unwieldy This carefully developed and researched text will fill this gap by providing a succinct modular UK focused introduction to the subject of financial management Quality controlled by an academic review panel the content and approach has been rigorously developed to answer the needs of non finance students The user friendly features and design will be of great appeal to the many undergraduates who find finance a difficult subject Examples models formulas and exercises are lucidly and clearly presented supported by strong pedagogical features learning objectives worked examples key learning points further reading practical assignments references case studies and teacher s guide This ensures that Financial Management will prove the

most accessible text for business and finance students

Strategic Financial Management: Exercises R. A. Hill, 2009

Exercises and Solutions in Statistical Theory Lawrence L. Kupper, Brian. H Neelon, Sean M. O'Brien, 2013-06-24 Exercises and Solutions in Statistical Theory helps students and scientists obtain an in depth understanding of statistical theory by working on and reviewing solutions to interesting and challenging exercises of practical importance Unlike similar books this text incorporates many exercises that apply to real world settings and provides much more thorough solutions The exercises and selected detailed solutions cover from basic probability theory through to the theory of statistical inference Many of the exercises deal with important real life scenarios in areas such as medicine epidemiology actuarial science social science engineering physics chemistry biology environmental health and sports Several exercises illustrate the utility of study design strategies sampling from finite populations maximum likelihood asymptotic theory latent class analysis conditional inference regression analysis generalized linear models Bayesian analysis and other statistical topics The book also contains references to published books and articles that offer more information about the statistical concepts Designed as a supplement for advanced undergraduate and graduate courses this text is a valuable source of classroom examples homework problems and examination questions It is also useful for scientists interested in enhancing or refreshing their theoretical statistical skills The book improves readers comprehension of the principles of statistical theory and helps them see how the principles can be used in practice By mastering the theoretical statistical strategies necessary to solve the exercises readers will be prepared to successfully study even higher level statistical theory

Financial Management in the Public Sector

Wang, Gary Bandy, 2015-05-18 The impact of the global financial crisis on government funds has been significant with squeezed budgets having to satisfy ever increasing demands for public services Managers working in the public sector are confronted daily with targets and demands that are often set in confusing accounting and financial language In Financial Management and Accounting in the Public Sector Gary Bandy employs a clear and concise narrative to introduce the core concepts of accounting and financial management in the public sector and how to deliver services that represent value for money This second edition has been revised and updated throughout offering an increased focus on post crisis austerity more international examples of public financial management greater coverage of governance accountability and risk management With a glossary of terms to help managers understand and be understood by accountants as well as learning objectives case studies and discussion questions this practical textbook will help students of public management and administration to understand the financial and accounting aspects of managing public services

Financial Management in the Public Sector

Xiaohu (Shawn) Wang, 2014-12-17 The new edition of this popular book provides a step by step guide on how to use financial management and budgeting tools in the public sector The book features a practical case study approach and includes plentiful exercises and examples It is designed as a textbook for courses on public financial management or public budgeting that focus on the application of budgeting and financial management tools Public service professionals will also benefit from

this handy primer Business Information Management: Exercises , *Problems in Operations Research (Principles and Solutions)* D S Hira,1995 We take great pleasure in presenting to the readers the second thoroughly revised edition of the book after a number of reprints The suggestions received from the readers have been carefully incorporated in this edition and almost the entire subject matter has been reorganised revised and rewritten **Exercises and Solutions in Accounting and Financial Management** Dennis J. Haskell,1975 *Cost Accounting and Financial Management for Construction Project Managers* Len Holm,2018-09-03 Proper cost accounting and financial management are essential elements of any successful construction job and therefore make up essential skills for construction project managers and project engineers Many textbooks on the market focus on the theoretical principles of accounting and finance required for head office staff like the chief financial officer CFO of a construction firm This book s unique practical approach focuses on the activities of the construction management team including the project manager superintendent project engineer and jobsite cost engineers and cost accountants In short this book provides a seamless connection between cost accounting and construction project management from the construction management practitioner s perspective Following a complete accounting cycle from the original estimate through cost controls to financial close out the book makes use of one commercial construction project case study throughout It covers key topics like financial statements ratios cost control earned value equipment depreciation cash flow and pay requests But unlike other texts this book also covers additional financial responsibilities such as cost estimates change orders and project close out Also included are more advanced accounting and financial topics such as supply chain management activity based accounting lean construction techniques taxes and the developer s pro forma Each chapter contains review questions and applied exercises and the book is supplemented with an eResource with instructor manual estimates and schedules further cases and figures from the book This textbook is ideal for use in all cost accounting and financial management classes on both undergraduate and graduate level construction management or construction engineering programs Improving financial literacy : working together to develop private sector coordination and solutions : hearing , **Australian National Bibliography: 1992** National Library of Australia,1988 *Artificial Intelligence Solutions for Global Health and Disaster Response: Challenges and Opportunities* Tetyana Chumachenko,Plinio Pelegrini Morita,Dmytro Chumachenko ,Saman Ghaffarian,2024-09-02 Artificial intelligence AI has shown promise as an effective tool in disaster preparedness and response providing a unique perspective on some of the most urgent health challenges Rapid advances in AI technology can potentially revolutionize the way how we respond to emergencies and disasters that affect the world s health including early warning systems resource allocation and real time decision making This Research Topic aims to explore the latest developments in AI and its applications in global health and disaster response providing a comprehensive overview of the potential and challenges of AI in improving health outcomes in crises This Research Topic will bring together leading researchers practitioners and policymakers in global health and

disaster response to share their experiences and insights on how AI can be leveraged to improve response efforts and enhance healthcare delivery

Managing the Devolved Budget Jennifer Bean, Lascelles Hussey, 2011-09-01 Managing and being responsible for public funds is one of the most important tasks of a public sector manager particularly in the current environment where budgets are constrained and in many cases reducing This is an area of skill and knowledge that cannot be taken for granted as many public sector managers will have had no formal training in this area It is an ideal practical text to assist managers become more effective and efficient in the way in which they undertake budget management The outcome being improved value for money services which benefit the whole community This book is one of a series of books entitled Essential Skills for the Public Sector Its target readership is any person in the public sector who manages a budget It covers the process of devolvment preparing budgets controlling and monitoring budgets understanding financial information and the link between management and financial responsibility

NCERT Solutions - Business Studies for Class XII Shahab Shah, 2014-01-01 Around 19 boards across 14 states follow NCERT textbooks as chief teaching learning resource Thereby these books become immensely significant study resource for school students in our country Our NCERT Solutions Series aims to enhance the thinking and learning abilities of students by Explanatory Solutions The questions have been grouped in sets of Chapter End exercises along with Selected NCERT Exemplar Problems Business Studies for class 12th covers the syllabus Entire syllabus has been divided into 13 Chapters Each chapter includes Quick Reading Notes Formulas Important Results Equations Definitions Key words Important Points to ensure complete mastery over various topic of NCERT Table of Content Part A Nature and Significance of Management Principles of Management Business Environment Planning Organizing staffing Directing Controlling Part B Financial Management Financial Market Marketing Consumer Protection Entrepreneurship Development

Total Operations Solutions Ron Basu, J. Nevan Wright, 2006-08-11 Total Operations Solutions builds on concepts that were introduced in Total Manufacturing Solutions Basu and Wright 1997 It demonstrates how this holistic approach of operational excellence driven by a self assessment methodology can be applied equally to manufacturing service or public sectors The text covers an implementation programme to demonstrate how to put the methodology into practice a differentiating feature of the approach will be a critical update impact analysis and comparison with new developments such as e Business outsourcing Six Sigma EFQM and ISO 9000 2000 It is a step by step guide for the application of the appropriate tools to the improvement process Total Operations Solutions could be used as an essential handbook for all employees in a Six Sigma programme and provide a better understanding of basic tools and techniques to help them to support a quality improvement initiative and sustain a strong competitive position

Energy and Water Development Appropriations for 2010, Part 1, 111-1 Hearings, 2009 Signal, 2010

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