
CHAPTER 1

An Introduction to Financial Management

CHAPTER ORIENTATION

This chapter lays a foundation for what will follow. First, it focuses on the goal of the firm, followed by a review of the legal forms of business organization. Ten principles that form the foundations of financial management then follow.

CHAPTER OUTLINE

- I. Goal of the firm
 - A. In this book we will designate maximization of shareholder wealth, by which we mean maximization of the total market value of the firm's common stock, to be the goal of the firm. To understand this goal and its inclusive nature it is first necessary to understand the difficulties involved with the frequently suggested goal of profit maximization.
 - B. While the goal of profit maximization stresses the efficient use of capital resources, it assumes away many of the complexities of the real world and for this reason is unacceptable.
 - 1. One of the major criticisms of profit maximization is that it assumes away uncertainty of returns. That is, projects are compared by examining their expected values or weighted average profit.
 - 2. Profit maximization is also criticized because it assumes away timing differences of returns.
 - C. Profit maximization is unacceptable and a more realistic goal is needed.
- II. Maximization of shareholder wealth
 - A. We have chosen the goal of shareholder wealth maximization because the effects of all financial decisions are included in this goal.
 - B. In order to employ this goal we need not consider every price change to be a market interpretation of the worth of our decisions. What we do focus on is the effect that our decision should have on the stock price if everything were held constant.

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Study Guide Foundations of Finance, Keown, Martin, Petty, Scott J. William Petty, 2001 **Financial Management: Principles and Applications** J William Petty, Sheridan Titman, Arthur J Keown, Peter Martin, John D Martin, Michael Burrow, 2015-05-20 The sixth edition of Financial Management provides students with an overview of financial management suited to the first course in finance The focus of the text is on the big picture providing an introduction to financial decision making grounded in current financial theory and the current state of world economic conditions Attention is paid to both valuation and capital markets as well as their influence on corporate financial decisions The 10 basic principles of finance are introduced in the first chapter and woven throughout the text to give students a solid foundation from which to build their knowledge of finance The goal of this text is to go beyond teaching the tools of a discipline or a trade and help students gain a complete understanding of the subject This will give them the ability to apply what they have learnt to new and as yet unforeseen problems in short to educate students in finance **Instructors Manual with Solutions** Keown, 1997-08

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