
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.

Financial Management 10th Edition Keown

Muslimin, S.E., M.Sc



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Foundations of Finance, Global Edition, 2016 FINANCIAL MANAGEMENT Questions & Answers Muslimin, S.E., M.Sc, 2023-05-17 Manajemen keuangan memainkan peran penting dalam kesuksesan dan keberlanjutan organisasi mana pun baik itu bisnis kecil organisasi nirlaba perusahaan besar atau bahkan negara Tata kelola keuangan membantu organisasi mencapai tujuannya menggunakan sumber daya secara efektif mengelola risiko dan membuat keputusan berdasarkan informasi keuangan yang tersedia Ini memberikan dasar untuk mencapai stabilitas keuangan pertumbuhan dan keberlanjutan organisasi baik dalam jangka pendek maupun jangka panjang Buku ini menjadi sumber bahan belajar bagi mahasiswa Fakultas Ekonomi dan masyarakat umum yang tertarik dengan manajemen keuangan Buku ini akan membantu pembaca untuk memahami berbagai topik dalam manajemen keuangan yang disajikan dengan gaya tanya jawab sehingga akan mendorong pembaca dan siswa untuk mengembangkan kapasitas mereka dan membantu mereka untuk memahami masalah yang mungkin menimpa mereka ketika mempelajari manajemen keuangan

Development of a Forecasting Model to Predict the Downturn and Upturn of a Real Estate Market in the Inland Empire Thomas F. Flynn, 2011-04 Amidst the dramatic real estate fluctuations in the first decade of the twenty first century this study recognized that there is a necessity to create a real estate prediction model for future real estate ventures and prevention of losses such as the mortgage meltdown and housing bust This real estate prediction model study sought to reinstall the integrity into the American building and development industry which was tarnished by the sudden emergence of various publications offering get rich quick schemes In the fast paced and competitive world of lending and real estate development it is becoming more complex to combine current and evolving factors into a profitable business model This prediction model correlated past real estate cycle pinpoints to economical driving forces in order to create an ongoing formula The study used a descriptive secondary interpretation of raw data already available Quarterly data was taken from the study s seven independent variables over a 24 year span from 1985 to 2009 to examine the correlation over two real estate cycles Public information from 97 quarters 1985 2009 was also gathered on seven topics consumer confidence loan origination volume construction employment statistics migration GDP inflation and interest rates The Null hypothesis underwent a test of variance at a 05 level of significance Multiple regression analysis uncovered that four of seven variables have correlated and could predict movement in real estate cycle evidence from previous data based in the Inland Empire GDP interest rates loan origination volume and inflation were the four economical driving variables that completed the Inland Empire s real estate prediction model and global test Findings from this study certify that there is correlation between economical driving factors and the real estate cycle These correlations illustrate patterns and trends which can become a prediction model using statistics By interpreting and examining the data this study believes that the prediction model is best utilized through pinpointing an exact numerical location by running calculations through the established global equation and recommends further research

and regular update of quarterly trends and movements in the real estate cycle and specific variables in the formula

Research in Finance John W. Kensinger, 2012-05-16 The theme of this volume is Dealing with Volatility and Enhancing Performance During a time when there is much concern about the perceived volatility of global equity markets the insights offered here could be reassuring as well as useful

Reflections of Dividend Strategies on Firm Value: a Theoretical and Practical Approach Merve Arslan Kekeç, 2024-12-26

Foundations of Airline Finance Bijan Vasigh, Zane C. Rowe, 2019-07-02 There are few industries that have had a more profound impact on business and society over the last century than aviation This book is an accessible up to date introduction to the current state of the aviation industry which provides readers with the tools necessary to understand the volatile and often complicated nature of airline finance Understanding finance is critical in any industry however the financial track record of the airline industry places even more importance on effective financial management Foundations of Airline Finance provides an introduction to the basics of finance including time value of money the valuation of assets and revenue management and the particular intricacies of airline finance where there can be wild fluctuations in both revenues and costs The third edition of this text has been extensively updated to reflect the many changes in the air transport industry that have taken place since the publication of the second edition and features an expanded chapter on aircraft leasing and many new international case examples This thorough introduction to aviation finance is valuable reading as a general introductory financial text or as reading in specialized airline finance classes

Understanding Financial Management H. Kent Baker, Gary Powell, 2009-02-09 Designed for those who want to gain an understanding of the fundamental concepts and techniques used in financial management An underlying premise of the book is that the objective of the firm is to maximize value or wealth Drawing on a wealth of experience in the academic and professional worlds the authors discuss how firms can accomplish this objective by making appropriate investment and financing decisions Bridging the gap between financial theory and practice the authors present fundamental concepts in an intuitive and nontechnical way and provide numerous practical financial tips to readers The focus is on current practice using results from recent surveys to show the most popular techniques and approaches used by financial managers today A range of instructor's resources are available at the accompanying website Visit www.blackwellpublishing.com/baker for full details

International Business Ehud Menipaz, Amit Menipaz, 2011-04-06 This book shows students how international business differs from local or national business and discusses the fundamental challenges and emerging trends in international business It looks at the impact of globalization corporate social responsibility and the ever expanding use of digital technology on corporate strategies and executive decisions It provides students with a broad overview of the subject while guiding them through the practical issues and context of international business with the use of a range of examples and cases and discussion questions drawn from around the world

Cram101 Textbook Outlines to Accompany Financial Management Principles and Applications, Keown, Martin, Petty, Scott, Jr., 10th Edition

,2007 **The Basics of Public Budgeting and Financial Management** Charles E. Menifield,2020-11-15 In The Basics of Public Budgeting and Financial Management A Handbook for Academics and Practitioners 4th Edition Charles E Menifield carefully examines the key areas that every budgeting and financial management student needs to know in order to be a successful budgeteer in a local government nonprofit or state level budget office His analysis includes a discussion of basic budgeting concepts accounting techniques a discussion of the budget process budget techniques and analytical models capital and personnel budgets financial management and budget presentations Homework assignments reinforce the various subjects with practical applications that allow the students to reflect and engage the material in a realistic manner This book blends budgetary theory and practice in a volume that is easy to understand by both undergraduate and graduate students alike

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