

**SUGGESTED ANSWERS TO EVEN-NUMBERED PROBLEMS**

**Chapter 4**

2. Quoting from the chapter, "Good growth occurs when the company invests in activities offering returns in excess of cost, including the cost of capital employed. Good growth benefits owners and is rewarded by a higher stock price and reduced threat of takeover. Bad growth involves investing in activities with returns at or below cost... a bad growth strategy wastes valuable resources — and stock markets are increasingly adept at distinguishing between good and bad growth, and punishing the latter."

4. a. R&E Supplies, Inc., Sustainable Growth Calculations

|                                          | 2008 | 2009 | 2010 | 2011 | 2012F |
|------------------------------------------|------|------|------|------|-------|
| Profit margin (P) (%)                    | 3.3  | 2.9  | 2.4  | 1.4  | 0.6   |
| Retention ratio(R) (%)                   | 50.0 | 50.0 | 50.0 | 50.0 | 50.0  |
| Asset turnover (A) (times)               | 3.4  | 3.6  | 3.2  | 3.5  | 3.3   |
| Financial leverage ( $\hat{T}$ ) (times) | NA   | 3.2  | 3.6  | 3.7  | 4.5   |
| R&E's Sustainable growth rate (g*) (%)   | ---  | 16.7 | 13.8 | 9.2  | 4.5   |
| R&E's Actual growth rate (g) (%)         | ---  | 23.0 | 17.0 | 28.0 | 25.0  |

- b. R&E's actual growth rate is well in excess of its sustainable growth rate. Its growth management problems clearly involve managing the rapid growth: coming up with the money to finance the growth, or otherwise taming the rate of growth.
- c. R&E has coped with its growth problems quite poorly. The profit margin has fallen, contributing to a sizable reduction in sustainable growth. Dividends continue to consume half of earnings, and asset turnover has held constant. The company has essentially financed its rapid growth by increasing financial leverage, first borrowing from suppliers now trying to borrow from the bank. If it doesn't do something quickly, it will hit its debt capacity and could find itself in real trouble. It could "grow broke."
- d. There are several possibilities. First, I would work hard to get the profit margin back up to a reasonable level. This might involve raising prices. Second, I would prune out all slow moving inventory and slow pay customers. Third, I would cut or eliminate the dividend. Fourth, I would go to the bank with a pro forma forecast demonstrating that these changes will result in reasonable debt ratios going

# Analysis For Financial Management 10e Answers

**S.N. Maheshwari & S.K. Maheshwari**



## **Analysis For Financial Management 10e Answers:**

A Textbook of Cost and Management Accounting, 10th Edition Arora M.N., 2012 A Textbook of Cost and Management Accounting provides the students with thorough grounding in cost concepts cost behaviour and methods and techniques of cost and management accounting with an understanding of the uses and limitations of cost and financial data for managerial operations The text of the subject matter has been presented in a student friendly simple and intelligible manner Every discussion involving conceptual complexity is immediately illustrated by a numerical example In addition the book contains a liberal sprinkling of charts and diagrams so as to make the subject easily understandable and highlight its finer points The subject matter has been organized on first things first basis for its logical presentation that sustains interest The approach of the book is examination oriented Thus a good number of problems and solutions have been included in its chapters Theoretical and numerical questions have been mostly selected from various examinations Objective type questions have been given to serve as self test by students This is an ideal book for self study New to this edition All chapters thoroughly revised Latest information on Cost Accounting Standards CAS issued by the Institute of Cost Accountants of India ICAI Chapter on Miscellaneous Topics made more contemporary by including some new sub topics and thus re named Advanced Cost Management Techniques Revision and augmentation of practical problems Financial Management Ms. Kusumitha B R, Ms. Asha K, Dr. G Srividhya, 2025-07-20 Financial Management is a comprehensive textbook that offers an in depth exploration of financial concepts theories and practices essential for effective financial decision making Covering key areas such as financial planning investment and financing decisions working capital management and risk management the book provides a solid foundation in both the strategic and operational aspects of finance Designed with clarity and accessibility in mind it explains complex financial concepts in a simple concise manner supported by real world examples and case studies Regularly updated to reflect changes in financial markets and regulations the book also features a comprehensive glossary for quick reference Aimed at students professionals and business leaders Financial Management seeks to develop financial literacy enhance decision making capabilities and help organizations optimize their financial performance **The TOGAF® Standard, 10th Edition - Leader's Guide** The Open Group, 2022-04-26 This document is a TOGAF Series Guide The TOGAF Leader's Guide to Establishing and Evolving an EA Capability It has been developed and approved by The Open Group and is part of the TOGAF Standard 10th Edition Written for the Enterprise Architecture Capability Leader the person who is tasked to lead the effort to establish or evolve an Enterprise Architecture Capability the Leader's Guide presents advice on establishing an Enterprise Architecture Capability that aligns to a set of requirements and expectations that are specific to each enterprise It proposes an approach for the standing up and enhancement of an enterprise's Enterprise Architecture Capability based upon established best practices This approach follows a configured path through the TOGAF Architecture Development Method ADM This document Introduces key topics of concern Defines the terms related to the topic Shows the

terms that are related to an EA Capability Discusses what the Leader needs to know Describes what the Leader should do with this knowledge It covers the following topics An introduction to the topic including an assessment of the state of EA definitions and key concepts used in the Guide A narrative that is a companion to the TOGAF ADM that leads the reader through a series of topics and related steps to assist in stepping back from the current operational context to seek a broader perspective How to adopt an EA Capability including the preparation and initiation activities required to establish or enhance the EA Capability A mapping of how the TOGAF ADM can be used for architecting and establishing an EA Capability

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