

Chapter 1

The Role of Managerial Finance

■ Instructor's Resources

Overview

This chapter introduces the student to the field of finance and explores career opportunities in both financial services and managerial finance. The three basic legal forms of business organization (sole proprietorship, partnership, and corporation) and their strengths and weaknesses are described, as well as the relationship between major parties in a corporation. The managerial finance function is defined and differentiated from economics and accounting. The chapter then summarizes the three key activities of the financial manager: financial analysis and planning, investment decisions, and financing decisions. A discussion of the financial manager's goals—maximizing shareholder wealth and preserving stakeholder wealth—and the role of ethics in meeting these goals is presented. The chapter includes discussion of the agency problem—the conflict that exists between managers and owners in a large corporation.

This chapter, and all that follows, emphasizing how the chapter content plays a vital role in the student's professional and personal life. Each chapter includes an early discussion of the relevance of the topic to majors in accounting, information systems, management, marketing, and operations. Throughout each chapter are detailed examples of how the chapter's topic relates to the student's financial life. These pedagogic tools should motivate students to quickly grasp an understanding of the chapter content and employ it in both their professional and personal lives.

■ Suggested Answer to Opener in Review Question

If Zuckerberg is expected to remain the CEO of Facebook after the IPO, why would he be worried about going public?

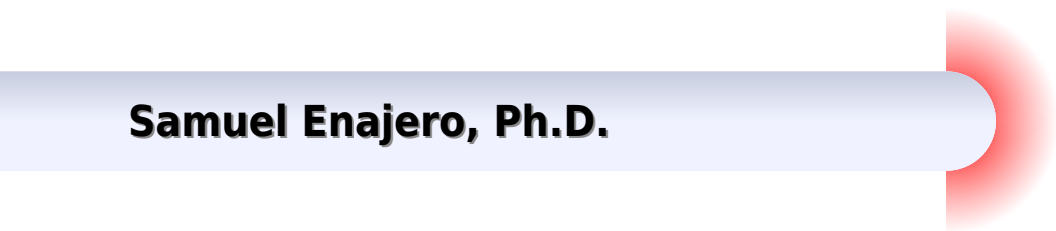
Beyond the challenges arising from the influence of outside investors and government regulations, as mentioned in the case, there is also the fact that his actions and the firm's financial statements would be more accessible to the general public. While the public might reward him with a higher salary in good years, there is a potential that he could be removed from office in bad years. Also, Facebook would be a tantalizing company to many other firms, making it a takeover target.

■ Answers to Review Questions

1. *Finance is the art and science of managing money.* Finance affects all individuals, businesses, and governments in the process of the transfer of money through institutions, markets, and instruments. At the personal level, finance is concerned with an individual's decisions regarding the spending and investing of income. Businesses also have to determine how to spend and invest revenues.
 2. *Financial services is the area of finance concerned with the design and delivery of advice and financial products to individuals, businesses, and government.*
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Samuel Enajero, Ph.D.



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Principles of Managerial Finance Lawrence J. Gitman, Roger Juchau, Jack Flanagan, 2015-05-20 Once again Principles of Managerial Finance brings you a user friendly text with strong pedagogical features and an easy to understand writing style. The new edition continues to provide a proven learning system that integrates pedagogy with concepts and practical applications, making it the perfect learning tool for today's students. The book concentrates on the concepts, techniques, and practices that are needed to make key financial decisions in an increasingly competitive business environment. Not only does this text provide a strong basis for further studies of Managerial Finance, but it also incorporates a personal finance perspective. The effect is that students gain a greater understanding of finance as a whole and how it affects their day to day lives. It answers the question: Why does finance matter to ME? By providing a balance of managerial and personal finance perspectives, clear exposition, comprehensive content, and a broad range of support resources, Principles of Managerial Finance will continue to be the preferred choice for many introductory finance courses. *Solutions* Frank Fletcher, 2016-04-01 There are some events in life that are inevitable, and the emergence of problems in the workplace is one. Solutions sets out to provide remedies that are accessible, practical, meaningful, and final. Well organized and referenced to specific operations, this book provides troubleshooting and other assistance and serves as an encyclopedic reference for answers to organizational problems for managers and practitioners. All the functional activities and operations of organizations are included so that almost any problem or issue that may occur will be addressed in one or more chapters. Readers will be able to quickly locate, understand, and use a specific tool or technique to solve a problem. The different tools available are described, or a single most useful tool indicated. The tool is then explained in depth with an example of how it can be used. The strengths and weaknesses of individual tools are identified, and there are suggestions for further help. Solutions is essential for anyone wanting to learn the basics of business problem solving, and those who might know the basics but want to expand their understanding. **Introduction to Business** Lawrence J. Gitman, Carl McDaniel, Amit Shah, Monique Reece, Linda Koffel, Bethann Talsma, James C. Hyatt, 2024-09-16 Introduction to Business covers the scope and sequence of most introductory business courses. The book provides detailed explanations in the context of core themes such as customer satisfaction, ethics, entrepreneurship, global business, and managing change. Introduction to Business includes hundreds of current business examples from a range of industries and geographic locations which feature a variety of individuals. The outcome is a balanced approach to the theory and application of business concepts with attention to the knowledge and skills necessary for student success in this course and beyond. This is an adaptation of Introduction to Business by OpenStax. You can access the textbook as pdf for free at openstax.org. Minor editorial changes were made to ensure a better ebook reading experience. Textbook content produced by OpenStax is licensed under a Creative Commons Attribution 4.0 International License. **Managerial Finance** Lawrence J. Gitman, Michael D. Joehnk, George E. Pinches, 1985

COLLECTIVE INSTITUTIONS IN INDUSTRIALIZED NATIONS: Economic Lessons for sub-Saharan Africa Samuel Enajero, Ph.D., 2015-12-08 Fundamental institutions are core values that originate from beliefs Beliefs reflect on behaviors and repeated behaviors become habits Shared habits are peoples values which when ingrained become norms and customs Societies that believed in human interdependency formed collective institutions These institutions are compatible with modern economic prosperity Thus Contrary to conventional economic teaching which implies that behaviors including preferences are biologically determined all socially relevant behaviors including economic behaviors are acquired learned and routinized through habits institutions in which individuals find themselves Again contrary to popular beliefs that economics is about pursuit of self interest as stipulated by Adam Smith 1776 the pursuit of self interest does not translate to selfishness For example an entrepreneur relies on public capitals and skilled labors to succeed a producer relies on adequate consumption to produce at capacity a firm s profit is enhanced with higher consumer income etc Therefore capitalism is a function of collective institutions Collectivism is a solution to group interdependency People sharing the same space are interdependent and are faced with interdependency costs Interdependency cost equals external cost plus decision making cost Failures to eliminate or minimize external costs externalities through collectivization of activities result to resource misallocation The problem of sub Saharan Africa Moreover modern development theories are constructed around macroeconomic variables Money banking interest rate savings trade liberalization financial assets deficit and debt management are modern macroeconomic development tools These are based on aggregation of data and variables Thus collectivism is more pronounced in macroeconomic policies Yet many emerging nations of sub Saharan Africa do not find it mandatory to build all inclusive economies by mobilizing resources en masse *International Books in Print* ,1986

Instructor's Manual to Accompany Gitman: Principles of Managerial Finance Lawrence Jeffrey Gitman,Cherie Mazer,1985 *Forthcoming Books* Rose Arny,2002-04 Finesse Dilip D. Kare,1992 **Cases in Financial Management** Sidney R. Finkel,1986

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