#### Analysis for Financial Management, 10e

#### 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 (T) (times)	N.A.	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**

Guy De Tré,Sotir Sotirov,Janusz Kacprzyk,Giuseppe Psaila,Grégory Smits,Troels Andreasen,Gloria Bordogna,Henrik Legind Larsen

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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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