

**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

**Karin Nielsen-Saines**



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## **Table of Contents Analysis For Financial Management 10e Answers**

1. Understanding the eBook Analysis For Financial Management 10e Answers
  - The Rise of Digital Reading Analysis For Financial Management 10e Answers
  - Advantages of eBooks Over Traditional Books
2. Identifying Analysis For Financial Management 10e Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Analysis For Financial Management 10e Answers
  - User-Friendly Interface
4. Exploring eBook Recommendations from Analysis For Financial Management 10e Answers
  - Personalized Recommendations
  - Analysis For Financial Management 10e Answers User Reviews and Ratings
  - Analysis For Financial Management 10e Answers and Bestseller Lists
5. Accessing Analysis For Financial Management 10e Answers Free and Paid eBooks

- Analysis For Financial Management 10e Answers Public Domain eBooks
- Analysis For Financial Management 10e Answers eBook Subscription Services
- Analysis For Financial Management 10e Answers Budget-Friendly Options
- 6. Navigating Analysis For Financial Management 10e Answers eBook Formats
  - ePub, PDF, MOBI, and More
  - Analysis For Financial Management 10e Answers Compatibility with Devices
  - Analysis For Financial Management 10e Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Analysis For Financial Management 10e Answers
  - Highlighting and Note-Taking Analysis For Financial Management 10e Answers
  - Interactive Elements Analysis For Financial Management 10e Answers
- 8. Staying Engaged with Analysis For Financial Management 10e Answers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Analysis For Financial Management 10e Answers
- 9. Balancing eBooks and Physical Books Analysis For Financial Management 10e Answers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Analysis For Financial Management 10e Answers
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Analysis For Financial Management 10e Answers
  - Setting Reading Goals Analysis For Financial Management 10e Answers
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Analysis For Financial Management 10e Answers
  - Fact-Checking eBook Content of Analysis For Financial Management 10e Answers
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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