

Chapter 4 – Mini Case

Assume that you are nearing graduation and have applied for a job with a local bank. The bank's evaluation process requires you to take an examination that covers several financial analysis techniques. The first section of the test addresses discounted cash flow analysis. See how you would do by answering the following questions.

a. Draw time lines for

- (1) a \$100 lump sum cash flow at the end of Year 2,
- (2) an ordinary annuity of \$100 per year for 3 years, and
- (3) an uneven cash flow stream of -\$50, \$100, \$75, and \$50 at the end of Years 0 through 3.

b.

- (1) What's the *future value* of an initial \$100 after 3 years if it is invested in an account paying 10% annual interest?
- (2) What's the *present value* of \$100 to be received in 3 years if the appropriate interest rate is 10%?

c. We sometimes need to find out how long it will take a sum of money (or something else, such as earnings, population, or prices) to grow to some specified amount. For example, if a company's sales are growing at a rate of 20% per year, how long will it take sales to double?

d. If you want an investment to double in 3 years, what interest rate must it earn?

e. What's the difference between an ordinary annuity and an annuity due? What type of annuity is shown below? How would you change the time line to show the other type of annuity?



- (1) What's the future value of a 3-year ordinary annuity of \$100 if the appropriate interest rate is 10%?
- (2) What's the present value of the annuity?
- (3) What would the future and present values be if the annuity were an annuity due?

g. What is the present value of the following uneven cash flow stream? The appropriate interest rate is 10%, compounded annually.



Chapter 4 Mini Case Answers

Sylvester Kohut, Dale G. Range



Chapter 4 Mini Case Answers:

Basic Strategy in Context Neil Thomson, Charles Baden-Fuller, 2010-06-01 Basic Strategy in Context centres on real world firms and managers by giving each chapter's cases a higher weighting in importance and explanation than is normal. Given this emphasis on real world as opposed to theoretical treatment, the book enables the solving of practical business problems like those below. This emphasis on reality is cemented by the book's treatment of diversity as being the norm, highlighted through European business cases from different countries. Giving example answers and links from case to theory rams home further the expected usefulness of the book to students about to enter industry. Often theory and cases are treated as different and separated topics; we believe that our integrated didactic treatment is quite unique. Finally, we use the basic theories of strategy and then show how these mainly simple concepts can be extended to solve tricky business problems anywhere in any industry. Here is a sample of specific practical problems to which this book can show solutions. Why are resources important and how are they leveraged? Using the case of a British failure, Railtrack, we show the fatal consequences of neglecting existing resources and then in a completely different country and industry, Carlo Gavazzi Space in Italy, how resources can be utilised from outside the firm to achieve leverage. Given our emphasis on diversity, we highlight successful change in a foreign and inflexible environment, Japan, and Carlos Ghosn. But can change be planned? Sometimes events or luck sabotage the best intentions, as shown in the Samsung case. The book differentiates itself from the competition in four ways. Cases form the highlight of the book. Taking European and some international cases as the starting point, the objective is to link themes or topics to a description of their effect on the firm. The linkage will occur at the relevant point in the case, not in a separate section or in another book. The author team has used several longitudinal cases spread over a 15-20 year period. The longitudinal cases are supported by some new non-longitudinal cases selected from award-winning cases associated with the LRP Journal and the Gate2Growth Academic Network. We feel such an emphasis on cases is a novel feature. The theory is explained using a range of modern didactic methods not usually found in competitive offerings. Examples include colour-coded and highlighted links from the theory to the case questions inside each theory section, with model answers and unanswered questions to test the student's grasp of the concepts. The book features a mixture of cases from short specific to academically challenging ones. Too often superficial cases are placed at the end of chapters in strategy theory books. They are picked to emphasize the topics of the preceding chapters. The result is spoon-feeding with little need or motivation to provoke individual thought or learning. The cases in this book are comprehensive, approximately 20 pages in length, with ample quantitative and qualitative data, thus forcing a modicum of effort from the student. Shorter cases are also included for ease of understanding and instructor flexibility. Another differentiating feature is the emphasis on diversity, hence the use of European as opposed to US-based cases.

Physical Therapy Assistant - Basics to Mastery DEAN STRATTON, Designed for students, new grads and cross training clinicians, this guide turns classroom concepts into confident, compassionate care.

You'll move from foundational anatomy and movement science to day one practicals communication scripts red flag screening safe handling and evidence informed planning Imagine your first outpatient rotation a week three ACL R arrives early nervous about stairs you build rapport with a two sentence script measure what matters select graded loading and document clearly this book shows each step why it works and how to adapt when pain fatigue or context changes With case maps for ortho neuro and cardiopulmonary settings decision trees for progression regression and templates for SOAP notes and patient education you'll learn to think like a teammate advocate like a professional and deliver care that patients remember Step by step assessment blueprints subjective screening vitals outcomes and safe mobility tests Intervention playbook therapeutic exercise manual techniques neuromuscular re education gait training and common modalities Case based progressions for knee shoulder spine stroke and post op pathways with goal driven dosing Rotation survival tools checklists time management communication scripts and feedback loops Documentation essentials clear SOAP structures outcome measures and medical necessity language with CPT category overview Ethics safety infection control boundaries cultural humility and when to escalate or refer

Systems Analysis and Design David P. Tegarden, Binny Samuel, Roman Lukyanenko, Alan Dennis, Barbara Haley Wixom, 2025-08-19 Enables readers to analyze and design systems not just read about IT Systems Analysis and Design An Object Oriented Approach with UML Seventh Edition captures the dynamic aspects of the field by keeping students focused on doing SAD while presenting the core set of skills that every systems analyst needs to know today and in the future The team of expert authors introduces each major technique explains what it is explains how to do it presents an example and provides opportunities for students to practice before they do it for real in a project After reading each chapter students will be able to perform that step in the system development process NEW TO THIS EDITION A greater emphasis on developing information systems using an incremental and iterative approach and verifying validating and testing throughout the book Chapter on agile development Chapter that overviews the supporting workflows of the Unified Process Greatly expanded the Library Management System LMS example integrated throughout the chapters Converted the Campus Housing example to a set of Your Turn exercises Also suggested answers to each exercise are included in the Instructor's Manual Appendix section on sequence decision and looping repeating programming structures New and expanded sections on storytelling NoSQL data distribution and peer to peer architecture Expanded coverage of the interdependencies among the functional Chapter 3 structural Chapter 4 and behavioral Chapter 5 models New and revised figures throughout the book Updated MS Word templates that can be used for system requests system proposals use case descriptions CRC cards contracts method specifications use case test plan class test plan and class invariant test specifications WILEY ADVANTAGE Focuses on real world application by guiding students through practice problems and using the technique in a project Presents a contemporary object oriented approach using UML Unified Modeling Language Integrates stories feedback and advice from a diverse industry advisory board of IS professionals and consultants Provides

chapters that each cover a different step in the Systems Development Life Cycle SDLC process **Instructors Manual**
with Test Item File Gerald Manning,2000-12-13 **Imagine There is No Copyright and No Cultural Conglomerates**
Too Joost Smiers,Marieke van Schijndel,2009 **Financial Statement Analysis** Thomas R. Robinson,Paul Munter,Julia
Grant,2004 Robinson Munter and Grant s Financial Statement Analysis A Global Perspective is designed especially for users
of financial statements Takes a financial statement analysis perspective The focus is on the user of financial statements and
not the preparer of financial statements The emphasis is on the analysis and use of financial reports Knowledge of debits and
credits is not required Emphasizes a global perspective by presenting both International Accounting Standards and U S
GAAP Uses a step by step presentation to take students through the financial statement analysis process from understanding
the financial statements to valuation Motorola and Nokia are used as running case examples throughout the text Additional
real world examples are integrated into each chapter as appropriate Assignment Materials Many of the end of chapter
problems have been reproduced from AIMR CFA R examination released questions and sample examinations Each chapter
has a case derived from real company financial statements that can be used for class discussion or student projects

Classroom Discipline Sylvester Kohut,Dale G. Range,1986 The basic purpose of this text is to provide teachers with a
practical guide for understanding and improving classroom management Case studies included in the publication represent
problems and issues common to urban suburban and rural school districts and personnel Chapter 1 which focuses on broad
perspectives on discipline provides a historical overview and definitions followed by discussions of regionalism and discipline
violence in the schools and attitudes toward educators use of corporal punishment Chapter 2 views discipline from the
perspectives of theory research and practice Discussion concerns tips for getting off to a good start in classroom
management organizational and instructional procedures the process of understanding student needs and behaviors
development of self discipline and culturally different students Case studies from early childhood and elementary education
settings and from middle school junior high school and senior high school settings are presented in chapters 3 and 4 Forty
seven references are cited and an appendix lists 17 general resources as well as selected resource materials on self
development discipline and classroom management RH **Study Guide** Pride,William M. Pride,2003-02 *Exploring*
Robert T. Grauer,Maryann Barber,2003-12 For Introductory Computer courses in Microsoft Office 2003 or courses in
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problems *International Project Management* Kathrin Köster,2009-10-29 With project management becoming an increasingly global endeavour a comprehensive and international student text that reflects this reality is essential *International Project Management* does just that systematically linking the key elements of cross cultural management and the particularities of an international context with the tools and techniques of project management Key features include A wide variety of examples and illustrations including an in depth end of chapter case study with case questions Student exercises and review questions Detailed further reading The full support of a Companion Website featuring a Teacher s Manual **Exploring** Gretchen Marx,2004 For Introductory Computer courses in Microsoft Office 2003 or courses in Computer Concepts with a lab component for Microsoft Office 2003 applications Master the How and Why of Office 2003 Students master the How and Why of performing tasks in Office and gain a greater understanding of how to use the individual applications together to solve business problems *Managerial Accounting* Ramji Balakrishnan,Konduru Sivaramakrishnan,Geoffrey B. Sprinkle,2008-11-10 Most managerial accounting texts emphasize the mechanics of managerial accounting While important mechanics are not enough To solve business problems students need to understand how managerial accounting can improve decision making and when and where a particular tool or technique is appropriate Balakrishnan s *Managerial Accounting* 1st edition presents accounting information in the context of business decision making It combines the traditional topics of managerial accounting with a strategic framework that shows students how to construct decision models and measure information By linking business decisions with accounting information students will be motivated to learn and make more informed decisions Balakrishnan will appeal to courses where there is a true focus on decision making and accounting is placed within a business context **Selling Today Im Sup** Manning,2003-08 **The Ethics of Dissent** Rosemary O'Leary,2006 Guerrillas in government are all around us They can be as high profile as Deep Throat or as low profile as the bureaucrat who belligerently slows the processing of an application for a driver s license Their dissent stems from dissatisfaction with the actions of public organizations they work for but they strategically choose not to go public with their concerns Instead they work against the wishes either implicitly or explicitly communicated of their superiors and run the spectrum from anti establishment liberals to fundamentalist conservatives from constructive contributors to deviant destroyers Typically guerrilla government is undetected as it is woven into the fabric of the everyday often mundane world of bureaucracy Rosemary O Leary shows that the majority of guerrilla government cases are the manifestation of inevitable tensions between bureaucracy and democracy which yield immense ethical and organizational challenges that all public managers must learn to navigate To illustrate these tensions and challenges O Leary presents three in depth case studies and 21 mini case studies that showcase the range of guerrillas from an official at a regional EPA office to a doctor at a medical school to the director of planning in a county office O Leary s fresh analysis combined with great story telling underscores the importance of dissent and presents strategies for ways public servants can decide ethically to

engage in guerrilla activity while offering ways public managers can learn to tap into the potentially insightful creative ideas and energy of dissenters in order to make constructive changes in the system **Canadian Managerial Finance** Paul J. Halpern, John Fred Weston, Eugene F. Brigham, 1989 *Behavior Organization* Greenberg, 1997 Exploring Microsoft Office Brief Robert T. Grauer, Maryann Barber, 2004 For Introductory Computer courses in Microsoft Office 2003 or courses in Computer Concepts with a lab component for Microsoft Office 2003 applications Master the How and Why of Office 2003 Students master the How and Why of performing tasks in Office and gain a greater understanding of how to use the individual applications together to solve business problems **Information Systems** William M. Taggart, Val Silbey, 1986
 Instructors Manual Stanley Eakins, 2001-08

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