

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 Show

**Stephen Michael Shortell, Arnold D.
Kaluzny**



Chapter 4 Mini Case Show:

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.

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

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