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# *CHAPTER 1*

# INTRODUCTION TO CORPORATE FINANCE

1. Finance relates to the decision-making and strategies of corporations. It is composed of three main elements.
  - a. The capital budgeting or investment decision.
  - b. The capital structure or financing decision.
  - c. Short-term capital management.

Each decision is framed within the general objective of maximizing firm value while ensuring that risk is appropriately managed.

Think a family, with one parent earning the monthly salary and the other looking after the children. Every month, money comes into the house and there will be times when the family needs to spend money on items like furniture. This will usually come from savings. However, sometimes, the family will want to buy a car or a house and will need to take out a loan for the investment. At all times, the family must have enough cash and this applies every single day. This example concerns a family, but if you change the object to a corporation, the same decisions need to be made. When we talk about financial decisions relating to families, this is known as personal finance, whereas when we talk about corporations, we call this corporate finance.

2. The investment decision refers to investments in projects that produce a higher rate of return than the firm's minimum hurdle rate. The financing decision refers to the optimal mix of debt and equity. Short-term capital management refers to activities related to working capital management that help ensure the liquidity and profitability of a company. The equity decision is explicitly a sub-component of the financing decision.
3. The statement assumes that the market is efficient and markets fully reflect the true value of the firm. In this context, the goal will be the same, but the best course of action toward that goal may be different because of differing social, political, and economic institutions.
4. Financial markets are market places where buyers and sellers trade assets, and they facilitate the raising of capital (e.g. IPOs, SEOs, bond issues), the transfer of risk (e.g. loans), the transfer of liquidity (e.g. the quick sale of assets such as stocks), and international trade (e.g. GDRs).
5. A depository receipt is a security carrying a legal claim on the cash flows from the deposited shares, and offers an indirect form of listing on a stock exchange. Companies often use depository receipts to circumvent listing problems in foreign markets. With a depository receipt, a firm deposits a number of its own shares with a bank, which in turn

# Corporate Finance Hillier Chapter Answers

**VM Jensen**



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