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Investing

After studying this chapter, you should be able to:

Differentiate between corporate finance and investments.

State some good reasons to study investments.

Summarise the

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government

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activity of
managing money,

debt, credit and
investment

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SPECULATION

GAMBLING

Objective

Specific

goal/objectives

Objectives, only

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The five
economic
functions of a
financial market
are: (1)
transferring
funds from those
who have surplus
funds to invest
to those who
need funds to

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investing in
tangible assets,
(2) transferring
funds in such a
way that
redistributes
the unavoidable
risk associated
with the cash
flow generated
by tangible
assets, (3)
determining the
price of

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financial assets
(price
discovery), (4)
providing a
mechanism for an
investor to sell
a financial
asset (to
provide
liquidity), and
(5) reducing the
cost ...

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chapter one
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valuation, many
people also will
obsession to
purchase the
photograph album
sooner. But,
sometimes it is
for that reason
far and wide

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pretentiousness
to get the book,
even in
supplementary
country or city.
So, to ease you
in

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Interest can be viewed as a lender or a borrower.

Sometimes if we are the investor, we consider the value of our investment after

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a given period.
In this case we
introduce the
concept of
future values or
accumulated
values or
maturity value.

Example 2. April
wants to borrow
\$40,000.00
from a bank that
gives an annual
interest rate

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Investing. It
is an extremely
tempting
proposition:

Invest money in
a business whose
product or
service offers
financial return
and at the same
time generates
positive social
impact. All

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parties seem to
win, with an
investor making
a return and
society
benefiting.

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1.3.1. Basic
legal structure

and special
features The
basic legal
structure for
CICs is the
limited
liability
company. They
can either be
incorporated as

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a new company, or converted from an existing company. They can take one of three company forms (see Chapter 3):

- company limited by guarantee without a share capital,

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2

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investing and
valuation to
admission all
hours of
daylight is all
right for many
people. However,
there are yet
many people who
also don't later
than reading.
This is a
problem. But,

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later than you
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