

■ Solutions to Problems

PRO-1. Rate of return: $r_t = \frac{(P_t - P_{t-1} + C_t)}{P_{t-1}}$

L/G 1: Basic

a. Investment X: Return = $\frac{(\$21,000 - \$20,000 + \$1,500)}{\$20,000} = 12.50\%$

Investment Y: Return = $\frac{(\$55,000 - \$55,000 + \$6,800)}{\$55,000} = 12.36\%$

b. Investment X should be selected because it has a higher rate of return for the same level of risk.

PRO-2. Return calculations: $r_t = \frac{(P_t - P_{t-1} + C_t)}{P_{t-1}}$

L/G 1: Basic

Investment	Calculation	$r_t(\%)$
A	$(\$1,100 - \$800 - \$100) + \800	25.00
B	$(\$118,000 - \$120,000 + \$15,000) + \$120,000$	10.83
C	$(\$48,000 - \$45,000 + \$7,000) + \$45,000$	22.22
D	$(\$500 - \$600 + \$800) + \600	-3.33
E	$(\$12,400 - \$12,500 + \$1,500) + \$12,500$	11.20

PRO-3. Risk preferences

L/G 1: Intermediate

a. The risk-neutral manager would accept Investments X and Y because these have higher returns than the 12% required return and the risk doesn't matter.

b. The risk-averse manager would accept Investment X because it provides the highest return and has the lowest amount of risk. Investment X offers an increase in return for taking on more risk than what the firm currently earns.

c. The risk-seeking manager would accept Investments Y and Z because he or she is willing to take greater risk without an increase in return.

d. Traditionally, financial managers are risk averse and would choose Investment X, since it provides the required increase in return for an increase in risk.

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Ying Liu

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- Chapter 4: Solution Manual Of Fm By Gitman in Specific Contexts
- Chapter 5: Conclusion

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