

# Corporate Finance Study Guide

## Block I : Intro: Value-creating financial policy

### Topic : Intro

#### Reading : BMAE 1

- **Real assets** are needed by a corporation to do business; **tangible assets** (oil fields, factories and machines) and **intangible assets** (patents, brands and corporate culture)
- Corporations pay for their real assets by selling claims on them and the cash flows they will generate. These claims are called **financial assets**. Examples :
  1. Bank loan : the bank provides the corporation with cash in exchange for a financial asset, which is the corporation's promise to repay the loan with interest
  2. Corporate bond : the corporation sells the bond to investors in exchange for the promise to pay interest on the bond and to pay off the bond at its maturity

The main difference between a bond and a bank loan : bonds can be sold second-hand to other investors in financial markets. Tradeable financial assets are known as **securities**.

- **Investment decision = purchase of real assets**. But more than this, the investment decision also involves **managing assets already in place and deciding when to shut down and dispose of assets that are no longer profitable**. The corporation also has to manage and control the risks of its investments

| Company                          | Recent Investment Decisions  | Recent Financing Decisions   |
|----------------------------------|--|--|
| Intel (U.S.)                     | Invests \$2 billion in expanding semiconductor plant in Chandler, Arizona. | Borrowed \$600 million from Chandler Industrial Development Authority.               |
| Amazon (U.S.)                    | Acquires self-driving start-up, Zoox, for over \$1.2 billion               | Reinvests \$23 billion that it generates from operations                             |
| Tesla (U.S.)                     | Announces construction of new plant to build the electric Cybertruck       | Announces plans to sell \$2 billion of shares  |
| Shell (U.K./Netherlands)         | Starts production of a deep-water development in the Gulf of Mexico        | Cuts dividend to preserve cash   |
| GSK/SmithKline (U.K.)            | Spends \$4 billion on research and development for new drugs.              | Raises \$1 billion by issuing 8-year bonds   |
| Orsted (Denmark)                 | Completes a 230-MW wind farm in Netherlands                                | Arranges a borrowing facility with 14 international banks                            |
| Unilever (U.K./Netherlands)      | Spends \$8 billion on advertising and marketing                            | Pays a dividend and completes \$200 million program to buy back shares               |
| Carnival Corporation (U.S./M.K.) | Launches four new cruise ships   | Buys \$770 million by sale of bonds; each bond can be converted into about 75 shares |

TABLE 1.1 Examples of recent investment and financing decisions by major public corporations.

- Shell's new oil field or Intel's factory, involve **buying or building tangible assets**. Such investment decisions are often referred to as **capital expenditure (CAPEX) or capital budgeting decisions**.
- GSK and other pharmaceutical companies invest billions every year on R&D for new drugs, consumer good companies such as Unilever or P&G invest huge sums in advertising and marketing. They invest in **intangible assets**, because these investments build **know-how, brand recognition and reputation for the long run**.

# Healthcare Finance Study Guide

**Padhraic Smyth**



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## Unveiling the Energy of Verbal Art: An Mental Sojourn through **Healthcare Finance Study Guide**

In some sort of inundated with screens and the cacophony of immediate interaction, the profound power and mental resonance of verbal beauty usually fade in to obscurity, eclipsed by the constant assault of noise and distractions. However, set within the lyrical pages of **Healthcare Finance Study Guide**, a captivating function of literary beauty that impulses with organic feelings, lies an wonderful trip waiting to be embarked upon. Composed by a virtuoso wordsmith, this mesmerizing opus guides readers on an emotional odyssey, gently revealing the latent possible and profound influence stuck within the delicate web of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is key subjects, dissect their captivating publishing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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