

## Module 11: Decisions to Maximize Financial Outcomes

1. *What are the sources of finance used by large companies? (See Lesson 40). Explain the following:*
  - a) *cash:* they use profits as a source of financing rather than disturbing the profits to the owners of shareholders.
  - b) *loans:* bank loans are a form of debt.
  - c) *bonds:* another form of debt.
  - d) *equity (stocks):* organizations can essentially sell small fractions of organizational ownership as an asset for investors.
2. *What are the sources of finance used by small companies? (See Lesson 40) Explain the following:*
  - a) *Venture capital (VC):* a type of high-risk investing.
  - b) *Angel investor:* Similar to VCs but can actually be quite varied in format and motivations.
  - c) *Friends, family or fools (FFF):* only for capital.
  - d) *Crowdsourcing:* Enlisting the help of a large number of people, often via the internet.
3. *What are the sources of funding available from international sources? (See Lesson 40) Be sure to include explanations of the following:*
  - a) *The Japan External Trade Organization (JETRO):* Established in the 1950s to help the war-torn Japanese economy by promoting export of Japanese products to other countries.
  - b) *The Overseas Private Investment Corporation (OPIC):* Established in 1971, to help U.S. businesses invest overseas.
  - c) *The Export-Import Bank of the United States (Ex-Im Bank):* Helps exporters who have found a buyer, but the buyer is unable to get financing for the purchase in his or her own country.

# It Essentials Module 11 Study Guide Answers

**Xiang Xie**



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