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.

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