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Introduction

Why Study Finance

Agenda

Forms of Business

**Financial Markets** 

Corporate Finance

Structure Of The Corporation

Inside The Company

**Fundamental Accounting Equation** 

Definition of Finance

Agency Problem

**Financial Accounting Management** 

Investing

Capital Budgeting

Cash Flow

Credit default swaps

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Fewer Cuts

Rising Inflation Expectations

Rising Prices

**Higher Neutral Rate** 

**Financial Conditions** 

**Commodities Breaking Out** 

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Intro

Paying Yourself Last

**Bad Debt** 

Buffer

Income & Expenses

Spending

Saving

Taxes

Waiting too long to invest

Not caring

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What's most interesting to Derek in Financials sector today / \$NYCB / Valley and Western Alliance Western Alliance

Capital One and thoughts on Discover merger

Overall regulatory environment with banks and financials

Election and how that affects banks

Robinhood

Fannie's and Freddie's

NYCB cont'd.

Thoughts on buybacks based on conversations with bank CEO's

Why Derek thinks banks are below average businesses

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daunting task. Understanding ...

establish the financial goals for your business

build a basic financial projection for your business

run this for a couple of historical periods

give you a baseline for your historical cost

plug in all your material costs

setting up goals for improvement

update this on a monthly

tie it out to a projected balance sheet and cash flow

put together a budgeted cash flow

tracking your actual performance against these projections

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Module 5: Receivables

Module 6: Inventory and Sales Discounts

Module 7: Inventory - FIFO, LIFO, Weighted Average

Module 8: Depreciation

Module 9: Liabilities

Module 10: Shareholders' Equity

Module 11: Cash Flow Statement

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**Dividend Gross Model** 

Estimating the Growth Rate

Earnings Retention Model

Earnings Retention Ratio

Geometric Average Method

Return on Government Bonds

What Is Systematic Risk

Cost of Preference Shares

Cost of Preferences

Cost of Convertible Debt

Cost of Convertible Date

Convertible Date

Weighted Average Cost of Capital

Calculating Project Specific Cost of Capital

Cost of Equity

**Growth Rate** 

Redemption Value

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