

The Four Basic Areas of Finance

Dimension	Job Opportunities
Corporate Finance	NA
Financial Institutions	commercial loan officer, client advisor, credit analyst
International Finance	Portfolio managers and security analysts specialized in offshore firms
Investments	Stockbroker, portfolio manager, security/share analyst

Business Organizations

Title	No. of Owners	Advantages	Disadvantages
Sole proprietorship	1	Free to start,	Unlimited liability
Partnership	2+		Unlimited liability,
Corporation	2+	Limited liability	

Time Value of Money

Variable	Formula	Excel Syntax
Future Value	$FV = PV(1+R)^t$	<code>FV(rate,nper,pmt,[pv],[type])</code>
Present Value		
Number of Periods		
Discount Rate		

Workshop Activities

Do managers' act in the shareholders' interest?

Not necessarily. tbc



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