Complete the attached CFIN project in Google Slides and respond to the attached chapter questions in an email and/or Google Doc. Please reference the CFIN chapter in the subject of the email if you are working on this in sections. These assignments are due by Sunday night at midnight.

The CFIN chapter is on the website for you reference.

Please reach out to me with questions!
Corporate Finance Project

Select a publicly-traded company that you will research and analyze. Conduct web research (Yahoo Finance, Google Finance, the company's website, or other locations). Prepare 9 slides in PowerPoint/Google Slides that address the topics below – thoughtfully and thoroughly.

1. Company Summary: Provide a 100-word overview of what your company does and how it makes money ... IN YOUR OWN WORDS.

2. Reasons to Invest: Provide 5 reasons why an investor might want to invest in the stock of this company.

3. Risks of Investing: What are 5 possible risks an investor is taking by purchasing this stock? (look in the annual report)

4. Reasons to Issue Stock: Provide 5 reasons (projects, expansions, new products, etc.) why this company might have chosen to sell stock to investors. Be specific (and get creative).

5. Sources of Funds: Every organization requires money for day-to-day activities. What are 5 main sources of funds for this company (use your imagination)?

6. Uses of Funds: What are 5 main uses of funds for this company – both current expenses and capital expenditures? (again, use your imagination)

7. Factors Affecting Value of Stock: What are 5 main factors affect the value of this company's stock? For each of these items, give a brief description (in your own words), and give an example of how this item might cause the value of the stock to increase (or decrease) in value. (see CFIN for a list of factors)

8. Competition: Who are this company's main competitors, both direct and indirect? Describe the competitive situation among these companies (how they compete, who the leaders are, etc.).

9. Economic Impact: Explain how economic conditions might affect the stock value of the companies in this industry. How have they affected the stock of your company?
THINK CRITICALLY
Email or share your responses; 2 sentences each.

1. What is the difference between a risk and an opportunity?

2. What are the four methods a business can use to deal with risks that it faces?

3. A _____ risk has the possibility of either a financial loss or a gain.
   a. pure
   b. speculative
   c. natural
   d. human

4. Which of the following is not one of the primary sources of risk faced by companies? _____
   a. property
   b. personnel
   c. liability
   d. financial

5. Using a financial services company to offer customer credit is an example of _____ the risk.
   a. avoiding
   b. transferring
   c. insuring
   d. transferring

6. True or False? _____ Controllable risks can be reduced or avoided by thoughtful actions.

7. True or False? _____ Risk management deals with both pure and speculative risks.

8. A word that is used as a substitute for risk is _____
   a. peril
   b. insurance
   c. uncertainty
   d. opportunity

9. Purchasing insurance trades a potentially large but uncertain loss for a smaller but certain _____
   a. gain
   b. risk
   c. result
   d. payment

10. Brainstorm a list of risks team members and their families face on a regular basis. Classify them as natural, human, controllable, and uncontrollable. Discuss what can be done to reduce the losses that could result from each risk.
THINK CRITICALLY

Email or share your responses; 2 sentences each.

1. List the conditions that must exist in order for a risk to be insurable.

2. What is the difference between rate making and underwriting?

3. Describe the four common parts of an insurance policy.

4. A(n) _____ means that the insured will suffer a financial loss if the insured event occurs.
   a. peril
   b. insurable interest
   c. risk
   d. none of the above

5. The business activity in which each insurance application is carefully reviewed to make sure all
   information needed to make a decision is available and accurate is known as _____
   a. rate making
   b. claims processing
   c. investing
   d. underwriting

6. With _____ the insured and insurer share the risk by paying a defined amount of the costs.
   a. dividends
   b. deductibles
   c. coinsurance
   d. premiums

7. True or False? _____ Insurance transfers some risk faced by an individual or organization to others.

8. True or False? _____ An insurance salesperson can actually represent several insurance companies
   rather than just one.

9. Which of the following must exist for a risk to be insurable? _____
   a. only a small number of individuals or businesses can face the risk
   b. losses from the risk must be both accidental and uncertain
   c. the cost of the losses cannot be estimated
   d. all of the above must exist
10. The part of the insurance policy that forms the basis of the contract between the insured and the insurer is the _____
   a. exclusions
   b. conditions
   c. insuring agreement
   d. declarations

11. Discuss how you would make the decision whether to accept a higher deductible to an insurance policy in return for a lower annual premium. How does the decision provide an example of risk management?
THINK CRITICALLY
Email or share your responses; 2 sentences each.

1. Identify six types of property insurance and the purpose of each.

2. What is the difference between collision, comprehensive, and property damage liability coverage in a vehicle insurance policy?

3. True or False? _____ Businesses can obtain comprehensive insurance coverage on buildings they own but not for those they rent.

4. A special property insurance policy developed for the unique circumstances of small businesses is ______
   a. title insurance
   b. commercial package policy
   c. business owners policy
   d. business income insurance

5. __________________________ insurance pays off the balance of outstanding loans in the event of death or disability of a debtor.

6. The vehicle insurance coverage that pays for repairs to the insured's vehicle resulting from damages not due to collision is ______
   a. property damage liability
   b. medical payments
   c. uninsured motorist
   d. comprehensive

7. __________________________ is the advance budgeting of funds to meet the estimated cost of losses.

8. Before looking at the information on property risks, brainstorm all of the ways business property can be damaged or destroyed. Then check your list against the perils discussed in the lesson. Discuss how each of the perils could affect business operations.
THINK CRITICALLY
Email or share your responses; 2 sentences each.

1. Why are employers willing to contribute 30 percent or more of the cost of employee salaries and wages to pay for benefits?

2. How does an umbrella liability policy benefit a business?

3. _____ provides medical care, rehabilitation, and lost wages for injured workers as well as death benefits for the dependents of persons killed in work-related accidents.
   a. unemployment insurance
   b. Social Security
   c. workers' compensation
   d. Medicare

4. Which of the following is not one of the penalties that can be applied in the case of liability? _____
   a. a fine
   b. a jail sentence
   c. payments to those who suffer damage
   d. All of the above are penalties for liability

5. A separate policy providing a higher limit of coverage over and above any other basic liability policies an insured may have is a(n) _____
   a. umbrella policy
   b. all causes policy
   c. malpractice policy
   d. general conditions policy

6. True or False? _____ Businesses can choose not to offer Social Security benefits to their employees.

7. True or False? _____ Businesses are unable to reduce the liability risks they face so they should carry liability insurance for every risk they face.

8. _____ life insurance covers the insured for a specific period of years and does not accumulate any value beyond the death benefit.
   a. term
   b. AD&D
   c. ordinary
   d. universal