

**SUGGESTED ANSWERS TO EVEN-NUMBERED PROBLEMS**

**CHAPTER 8**

2. The numerator of Stock A's beta = 22.9% ( $0.62 \times 37\%$ ). The same quantity for Stock B = 32.0% ( $0.94 \times 34\%$ ). Because all betas share the same denominator, the stock with the lower numerator has the lower beta. Thus, Stock B is the riskier asset. Stock A has higher total risk but because its returns are relatively independent of those of a diversified portfolio, it has lower systematic risk.
4. If the investment is above the company's average risk, its cost of capital is not an appropriate benchmark. Equivalently, the high risk of the investment places it below the market line. Such investments destroy value because they promise returns below those available on available similar-risk investments. Other more prosaic arguments include: the investment is not consistent with the strategic plan, the cash flow estimates are too optimistic, and there are other mutually exclusive projects with higher NPVs.
6. a. Using the perpetuity equation,  $IRR = 6.4/40 = 16\%$ .
- b.  $K_W = [(1 - 35\%)(7.5\%)(290) + 14\%(20 \times 40)] / (290 + 20 \times 40) = 11.6\%$ . As long as the market value of debt is given, you might as well use it. As usual, using the book value instead doesn't make much difference. Using the book value,  $K_W = 11.4\%$ .
- c. IRR exceeds the WACC and the investment is average risk for the company, so it should create value for owners.
8. Divide the cash flows into two periods: A 15-year annuity of \$1,000, and a growing perpetuity beginning in the 15th year. The value of the 15-year annuity is \$6,462.38.
- |        |    |    |    |       |    |
|--------|----|----|----|-------|----|
| Input: | 15 | 13 | 7  | 1,000 | -- |
|        | n  | i  | PV | PMT   | FV |
- Output: -6,462.38
- The value of the growing perpetuity at time 15 is  $\$1,000(1 + .04) / (.13 - .04) = \$11,555.56$ . Its value at time zero is  $\$11,555.56 / (1.13)^{15} = \$1,847.63$ . Adding these present values,  $\$6,462.38 + \$1,847.63 = \mathbf{\$8,310.01}$ .
10. A standard way to estimate an asset's beta is to regress its returns against those of a well-diversified portfolio. The slope of this regression line is the beta estimate. An estimate of Berkshire Hathaway's beta is thus 0.72.
12. See C8\_Problem\_12\_Answer.xlsx on this Web site.

# Analysis For Financial Management 10e Answers

**Irvin N. Gleim, Dale L. Flesher**



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