

Introduction to Financial Management

What is Finance?

- highest "macro" level, the system that includes the circulation of money, granting credit, making investment and provision of banking facilities
- lowest "micro" level, the science/study of management of fund".

Three Areas:

- **Capital Market:** financial markets that bring together people who need money with people who have money and subdivided into markets according to the type of assets involved.

Common capital markets are stock market and bond market

- **Investment:** relate to decisions made by individuals and companies that concern bonds, stock, derivatives and other alternative asset classes such as real estate and cryptocurrency.
 - analyzing individual investment
 - combining investments in the right baskets/ portfolios
 - analyzing the markets
- **Financial Management:** is being practiced at company level and is also called "corporate finance".

Disciple that tries to achieve organizational goals and objectives by planning, organizing, leading and controlling the organization's financial resources.

- **Financial Management includes decisions like:**
 - choosing which types of assets to acquire, how to raise capital needed to buy those assets and how to run the company to maximize its value.

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