

## LESSON 4.1. RISK AND REQUIRED RATE OF RETURN

"Nothing ventured, nothing gained"

"If it seems too good to be true, then probably it is"

- ✓ Understanding the concept of risk and return (the relationship and impact on decision making)
- ✓ Assessing the measuring of risk of (a) single asset; (b) portfolio of assets
  - Quantify risk
- ✓ Measurement of return
- ✓ Diversification

RISK → as the measure of uncertainty.

→ Variability of returns associated with the given asset

RETURN → gain (loss) experienced on an investment over a given period

$$r_t = \frac{C_t + P_t - P_{t-1}}{P_{t-1}} \quad (8.1)$$

where

$r_t$  = annual, reported, or required rate of return during period  $t$

$C_t$  = cash flow(s) received from the asset investment in the time period  $t = 1$  to  $T$

$P_t$  = price (value) of asset at time  $t$

$P_{t-1}$  = price (value) of asset at time  $t = 1$

The return,  $r_t$ , reflects the combined effect of cash flow,  $C_t$ , and changes in value,  $P_t - P_{t-1}$ , over the period.

Equation 8.1 is used to determine the rate of return over a time period as short as 1 day or as long as 10 years or more. However, in most cases,  $t$  is 1 year, and  $r$  therefore represents an annual rate of return.

**Question:** Why do investors prefer treasury bonds or bills as compared to shares/stocks?

RISK PREFERENCES → describes how investor responds to risk.

1. Risk averse- investors prefer less risky investments over more risky one.
2. Risk neutral- based solely on their expected returns, disregarding the risks
3. Risk- seeking- prefer investments with higher risk

## RISK ASSESSMENT & MEASUREMENT

### SINGLE ASSET

1. Scenario analysis → considering several possible outcomes and its return (Pessimistic/ worst, most likely/ expected, optimistic/ best)  
\*range of possible outcomes= optimistic- pessimistic

TABLE 8.2 Assets A and B

	Asset A	Asset B
Initial investment	\$10,000	\$10,000
Annual rate of return		
Pessimistic	13%	7%
Most likely	15%	15%
Optimistic	17%	23%
Range	4%	16%

# Risk Vs Return Lesson 14 Answers

**Pascal Quiry, Yann Le Fur, Antonio  
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Vernimmen**



## **Risk Vs Return Lesson 14 Answers:**

**Risk Management and Financial Institutions** John C. Hull, 2018-03-13 The most complete up to date guide to risk management in finance Risk Management and Financial Institutions Fifth Edition explains all aspects of financial risk and financial institution regulation helping you better understand the financial markets and their potential dangers Inside you ll learn the different types of risk how and where they appear in different types of institutions and how the regulatory structure of each institution affects risk management practices Comprehensive ancillary materials include software practice questions and all necessary teaching supplements facilitating more complete understanding and providing an ultimate learning resource All financial professionals need to understand and quantify the risks associated with their decisions This book provides a complete guide to risk management with the most up to date information Understand how risk affects different types of financial institutions Learn the different types of risk and how they are managed Study the most current regulatory issues that deal with risk Get the help you need whether you re a student or a professional Risk management has become increasingly important in recent years and a deep understanding is essential for anyone working in the finance industry today risk management is part of everyone s job For complete information and comprehensive coverage of the latest industry issues and practices Risk Management and Financial Institutions Fifth Edition is an informative authoritative guide Business Studies Class - XII Model Paper Chapter wise Question Answer With Marking Scheme 2022- SBPD Publications SBPD Editorial Board, 2022-02-21 1 Nature and Significance of management 2 Principles of Management 3 Business Environment 4 Planning 5 ororganising 6 Staffing 7 Directing 8 Controlling 9 Financial Management 10 Financial Market 11 Marketing 12 Consumer Protection 13 Entrepreneurship Development Model Paper Set 1 4 With OMR Sheet BSEB Board Examination Paper BSEB The Effective Investor Franco Busetti, 2009-04 Stock markets are not efficient returns are incommensurate with risk investors are irrational bubbles and crashes recur regularly analysts are usually wrong economists even more so luck is mostly mistaken for skill myths and misconceptions abound and most of the industry participants are simply noise generators This is even more true for emerging markets South Africa can be termed a developed emerging market and is the newest member of the BRICS group The Effective Investor is the first book to deal specifically with investing in the South African stock market filling a surprising gap given the widespread interest that has been shown in South Africa as an emerging market and the gateway to the resource rich African continent Understanding the South African market provides insight into the paths that emerging and frontier markets will follow in future While the investment lessons from the South African market outlined in this book are universal understanding some of its peculiarities is also important For example some insight into the behaviour of the currency the rand is clearly critical in terms of any investment in this market as well as in providing some understanding of other volatile emerging market currencies as well as because it is often treated as the most liquid proxy for these currencies particularly during upheavals Similarly the techniques highlighted in the book for dealing

with volatility are applicable to similar markets elsewhere South Africa is also an attractive market in its own right It has been the third best performing stock market in the world since 1900 and has weathered the great financial crisis with flying colors The book provides readers with the findings of leading edge research conducted into the South African stock market the results of which are normally reserved for professional institutions and is written by a practicing top rated investment professional The book also has guest contributions from some of South Africa s most astute professional analysts and fund managers on their specific areas of expertise providing exceptional insight into current investment thinking The Effective Investor is essential reading for every potential novice or professional investor and investment adviser in emerging markets who wants to understand the most important principles of the South African stock market to ensure successful investing

**Taxation Essentials of LLCs and Partnerships** Larry Tunnell,Robert Ricketts,2020-05-07 This book helps addresses the tax consequences of the most common transactions engaged in by limited liability corporations LLCs and partnerships You will develop a level of comfort with the basic conceptual framework underlying partnership and LLC taxation as well as gain an explanation of the tax consequences associated with issues most frequently confronted by tax practitioners Topics covered include basic tax structure of partnerships and LLCs electing to be taxed as a partnership check the box rules tax consequences of partnership or LLC formation partnership distributions compensatory payments to partners at risk and passive activity limits profit and loss allocations general rules and restrictions and reporting taxable income for partnerships and LLCs

**Ebook: Fundamentals of Corporate Finance** HILLIER,2011-01-16 Ebook Fundamentals of Corporate Finance *Economics Model Paper Chapter wise Question Answer With Marking Scheme Class XII* SBPD Editorial Board,2020-11-07 1 100% Based on NCERT Guidelines 2 Important questions have been include chapterwise and unitwise 3 Previous year questions with answers of board examinations have been included 4 Solved Model Test Papers for board examination preparation for the current year have been included Part A Introductory Micro Economics 1 Introduction 2 Consumer Behavior and Demand 3 Producer Behavior and Supply 4 From of Market and Price Determination 5 Simple Application of Tools of Demand and Supply Curves Part B Introductory Macro Economics 6 Concepts and Aggregates Related to National Income 2 Money and Banking 3 Determination of Income and Employment 4 Government Budget and the Economy 5 Balance of Payment and Exchange Rate Model Paper Set I IV Board Examination Paper

**Restructuring and Managing the Enterprise in Transition** Roy L. Crum,Itzhak Goldberg,1998-01-01 A wide gap still exists between Western concepts and their application in the ex socialist countries during transition Most Western models in financial management make assumptions about the efficiency and stability of markets and the signals that can be obtained and also assume that traditional accounting information is available and can be used for management purposes A new paradigm is needed to manage the finance function in a transition economy experiencing hyperinflation since standad assumptions are not valid in most ex socialist countries This book describes the adaptations of financial techniques as it reviews standard financial

concepts and tools adjusts them when necessary to the unique conditions in the ex socialist enterprises and then presents the restructuring context and some strategies that are based on the application of these tools

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 Geri LoBiondo-Wood, Judith Haber, 2021-06-29 NEW and UPDATED Full text research articles including a population health study and a quality improvement study serve as foundational examples throughout the text and Research Vignettes illustrate the types of high quality research and evidence based practice EBP projects that are driving advances in nursing practice NEW Content on trending topics includes Precision science and tailored healthcare based on evidence Big data Secondary analysis Data collection using social media and technology Focus groups Descriptive qualitative methods Genetics genomics and omics Social determinants of health and population health Healthy People 2030 The new U S Surgeon General s Report on Oral Health The NIH funding roadmap IPEC Core Competencies The opioid crisis HPV NEW Next Generation NCLEX Exam NGN content introduces the NCSBN Clinical Judgment Measurement Model and includes Clinical Judgment Challenges in each chapter to help prepare students for the NGN NEW Expanded coverage of the latest developments in the field includes Content on research methods scoping rapid realist etc and guidelines evidence versus expert based other than meta analysis Content on mixed methods research that reflects the growing emphasis on mixed research methodologies Content on quality improvement including the National Database of Nursing Quality Indicators NDNQI magnet status and the Triple Aim that addresses the growing importance of evidence based quality improvement initiatives in clinical settings NEW Improved usability with more illustrations larger table type increased use of bulleted text enhanced readability italicized in text research examples for greater visibility and better aligned learning outcomes and chapter ending key points make it easier for students to locate understand and retain information

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**Security Analysis and Portfolio Management** Shveta Singh,Surendra S. Yadav,2021-11-06 This book is a simple and concise text on the subject of security analysis and portfolio management It is targeted towards those who do not have prior background in finance and hence the text veers away from rather complicated formulations and discussions The course Security Analysis and Portfolio Management is usually taught as an elective for students specialising in financial management and the authors have an experience of teaching this course for more than two decades The book contains real empirical evidence and examples in terms of returns risk and price multiples from the Indian equity markets over the past two decades that are a result of the analysis undertaken by the authors themselves This empirical evidence and analysis help the reader in understanding basic concepts through real data of the Indian stock market To drive home concepts each chapter has many illustrations and case lets citing real life examples and sections called points to ponder to encourage independent thinking and critical examination For practice each chapter has many numericals questions and assignments

**Corporate Finance** Pascal Quiry,Yann Le Fur,Antonio Salvi,Maurizio Dallocchio,Pierre Vernimmen,2011-11-29 Corporate Finance Theory and Practice 3rd Edition the website [www.vernimmen.com](http://www.vernimmen.com) and the Vernimmen.com newsletter are all written and created by an author team who are both investment bankers corporate financiers and academics This book covers the theory and practice of Corporate Finance from a truly European perspective It shows how to use financial theory to solve practical problems and is written for students of corporate finance and financial analysis and practising corporate financiers Corporate Finance Theory and Practice 3rd Edition is split into four sections covering the basics of financial analysis the basic theories behind valuing a firm the major types of financial securities equity debt how to organise a company s equity capital buying and selling companies M articles notes on financial transactions basic financial figures for more than 10 000 European and US listed companies thesis topics a bibliography case studies Q A letter box for your questions to the authors a reply guaranteed within 72 hours A free monthly newsletter on Corporate Finance sent out to subscribers to the site

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*Clinical Pharmacology* Susan M. Ford, Sally S. Roach, 2009-10-01 This Study Guide is designed to accompany the Ninth Edition of Roach's Introductory Clinical Pharmacology

**The Timing of Income Recognition in Tax Law and the Time Value of Money** Moshe Shekel, 2009-05-28 Introduction Accounting background Tax values Between GAAP and fiscal accounting Timing of recognition of income from deposits Timing of recognition of income from advances Timing of the deduction of future expenses Alternative models

**Practical Investment Management** Robert A. Strong, 2001 This text is intended for students studying investments for the first time and assumes that the student is familiar with basic finance concepts Very practical and applied it is comprehensive enough for those who plan to become CFAs but remains user friendly due to its clarity of explanation and its pedagogy



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