

### FIN2601 Exam Questions

1. You have been offered a project paying R3 000 at the end of each year for the next 20 years. What is the maximum amount of money you would invest in this project if you expect an 8 percent rate of return on your investment?

1. R13 953,49
2. R29 454,00 **Answer is 2**
3. R49 497,00
4. R137 286,00

Workings:

PMT = 3 000

N = 20

I = 8

FV = 0

Comp PV

Or manually:

$$PVA = PMT \times (PVIFA_{8\%,20})$$

$$= 3000 \times 9,818$$

$$= \underline{29454,00}$$

2. You invested R4 000 annually (at the end of each year) for 5 successive years in a savings account at 15% per annum compounded interest. At the end of the fifth year you withdraw R10 000 and the balance is invested at 10% per annum compound interest for 5 years. What will the approximate end value of the investment be?

1. R18 318
2. R25146
3. R27 330 **Answer is 3**
4. R29 340

Workings:

PMT = -4000

N = 5

I = 15

PV = 0

Comp FV = 26 969,525

$$26\,969,525 - 10\,000 = 16\,969,525$$

PV = 16 969,525

N = 5

I = 10

PMT = 0

Comp FV = 27 329,589708

# Fin2601 Study Guide

**Hussin A.Rothana**



## Fin2601 Study Guide:

**Day-to-day Financial Management** Carol J. Billingham, Philip Feil, Institute for Personal and Career Development, 1976

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  - Chapter 5: Conclusion
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