

CHAPTER 1

INTRODUCTION

Chapter 1 emphasizes the internationalization of business and economic activity that has occurred since the end of World War II. Although international business activities have existed for centuries, primarily in the form of exporting and importing, it is only in the postwar period that multinational firms have become preeminent. The distinguishing characteristic of the MNC is its emphasis on global, rather than affiliate, performance. Specifically, MNCs ask, "Where in the world should we build our plants, sell our products, raise capital, and hire personnel?" Thus the true multinational is characterized more by attitude than the physical reality of an integrated system of marketing and production activities worldwide. It involves looking beyond the boundaries of the home country, and treating the world as "our oyster." Good examples include the globalization of GE's medical systems division and Arco Chemical.

After stimulating student interest with this vision of the MNC, I then introduce the financial decisions that multinationals must make. I begin by discussing the key concepts and lessons from domestic finance that apply directly to international corporate finance. The lessons include the emphasis on cash flow rather than accounting earnings, the time value of money, the importance of taxes, and the unwillingness of investors to reward companies for activities (like corporate diversification) which investors could replicate for themselves at no greater cost.

The key concepts, which I point out will arise time and again in the course, are arbitrage, market efficiency, and the separation of risk into systematic risk, which must be rewarded, and unsystematic risk, which is not rewarded. The latter concept, of course, is the intuition underlying both the capital asset pricing model (CAPM) and the arbitrage pricing theory (APT). Although imperfect, the theoretical framework of domestic corporate finance provides a useful frame of reference, and understanding it is essential before proceeding with the more complex aspects of international financial management. I devote some time to explaining that total risk matters, even if the CAPM or APT holds. Otherwise the astute student will see a conflict between the irrelevance of unsystematic risk and hedging activities.

I then outline the key decision areas in international financial management: foreign exchange risk management, managing working capital and the internal financial system, financing foreign units, capital budgeting, and evaluation and control. I emphasize the additional parameters that MNC financial executives must cope with, including multiple currencies, rates of inflation, tax systems, and capital markets, as well as foreign exchange and political risks.

SUGGESTED ANSWERS TO "GENERAL ELECTRIC GLOBALIZES"

1. What advantages does General Electric seek to attain from its international business activities?

ANSWER. Aside from gaining access to markets worldwide, GE focuses on taking advantage of its global reach to find less expensive materials abroad and intellectual capital, thereby lowering its cost of designing and manufacturing products.

2. What actions is it taking to gain these advantages from its international activities?

ANSWER. GE is acquiring companies abroad, and setting up joint ventures with other foreign companies, to gain their assets and ability to service local customers. It is setting up manufacturing facilities abroad to access lower cost labor and materials and also sourcing more purchases abroad for the same reasons. It also is identifying and hiring engineering and scientific talent from around the world to boost its intellectual capital and is setting up R&D facilities where this talent can work.

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Table of Contents Multinational Financial Management Shapiro 9th Edition

1. Understanding the eBook Multinational Financial Management Shapiro 9th Edition
 - The Rise of Digital Reading Multinational Financial Management Shapiro 9th Edition
 - Advantages of eBooks Over Traditional Books
2. Identifying Multinational Financial Management Shapiro 9th Edition
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Multinational Financial Management Shapiro 9th Edition
 - User-Friendly Interface
4. Exploring eBook Recommendations from Multinational Financial Management Shapiro 9th Edition
 - Personalized Recommendations
 - Multinational Financial Management Shapiro 9th Edition User Reviews and Ratings
 - Multinational Financial Management Shapiro 9th Edition and Bestseller Lists

5. Accessing Multinational Financial Management Shapiro 9th Edition Free and Paid eBooks
 - Multinational Financial Management Shapiro 9th Edition Public Domain eBooks
 - Multinational Financial Management Shapiro 9th Edition eBook Subscription Services
 - Multinational Financial Management Shapiro 9th Edition Budget-Friendly Options
6. Navigating Multinational Financial Management Shapiro 9th Edition eBook Formats
 - ePub, PDF, MOBI, and More
 - Multinational Financial Management Shapiro 9th Edition Compatibility with Devices
 - Multinational Financial Management Shapiro 9th Edition Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Multinational Financial Management Shapiro 9th Edition
 - Highlighting and Note-Taking Multinational Financial Management Shapiro 9th Edition
 - Interactive Elements Multinational Financial Management Shapiro 9th Edition
8. Staying Engaged with Multinational Financial Management Shapiro 9th Edition
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Multinational Financial Management Shapiro 9th Edition
9. Balancing eBooks and Physical Books Multinational Financial Management Shapiro 9th Edition
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Multinational Financial Management Shapiro 9th Edition
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Multinational Financial Management Shapiro 9th Edition
 - Setting Reading Goals Multinational Financial Management Shapiro 9th Edition
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Multinational Financial Management Shapiro 9th Edition
 - Fact-Checking eBook Content of Multinational Financial Management Shapiro 9th Edition
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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