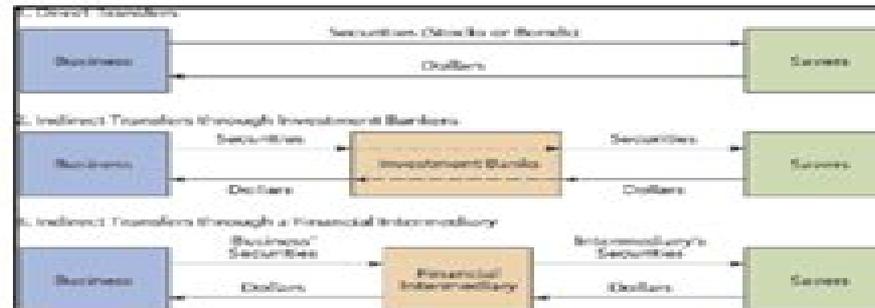


## Chapter 2 Financial Management Notes: Financial Markets and Institutions

↳ Note: Not too important for test but important for understanding

- How is Capital Transferred Between Savers and Borrowers:



### The Capital Allocation Process:

- In a well-functioning economy, capital flows efficiently from those who supply capital to those who demand it.
- **Suppliers of capital:** individuals and institutions with "excess funds," saving money and looking for a rate of return.
- **Demanders or users of capital:** individuals and institutions who need to raise funds; willing to pay a rate of return on the capital they borrow.

### What is a Market?:

**Market:** a venue where goods and services are exchanged.

**Financial Market:** a place where individuals and organizations wanting to borrow funds are brought together with those having a surplus of funds.

### Some Types of Financial Markets:

- a. *Physical Assets vs Financial Assets* ( ex: crude oil, wheat, corn vs stocks, bonds, etc)
  - b. *Money vs Capital* (only difference is maturity time: money matures in less than 1 year while capital matures in over 1 year)
- ↳ **Money market:** money market transactions involve debt securities w maturities of less than 1

# Financial Management Notes Lecture Chapter 2

**Ying Liu**



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