

Answer # 1

We know that:

$$S = P(1 + r)^n$$

Where:

n = number of years; r = rate of profit increase per annum

P = current profit (principal) and S = sum of profit after 'n' years

Hence for company A, we have:

$$S = S_A = 600,000(1 + 0.08)^n$$

Similarly, for company B, we have:

$$S = S_B = 1,320,000(1 + 0.05)^n$$

According to the given condition: $S_A = S_B$

$$600,000(1 + 0.08)^n = 1,320,000(1 + 0.05)^n$$

$$\therefore \text{Log}(600,000) + n \text{Log}(1.08) = \text{Log}(1,320,000) + n \text{Log}(1.05)$$

$$\Rightarrow n \text{Log}(1.08) - n \text{Log}(1.05) = \text{Log}(1,320,000) - \text{Log}(600,000)$$

$$\Rightarrow n(0.0334) - n(0.0212) = 6.1206 - 5.7782$$

$$\Rightarrow n(0.0122) = 0.3424$$

$$\Rightarrow n = 0.3424 / 0.0122 = 27.99 \text{ i.e. } n = 28 \text{ years}$$

$$\Rightarrow \text{The profit of the two companies will be equal in the year 2037.}$$

Answer # 2

$$P = 3.0 \text{ million, } r = 15\% = 0.15$$

$$S = 25 \text{ million, } n = ?$$

Using the relation:

$$S = P(1 + r)^n$$

$$25/3 = (1 + 0.15)^n$$

$$25/3 = (1 + 0.15)^n$$

$$\text{Log}(1.15)^n = \text{Log}8.3333$$

$$n \text{Log}(1.15) = \text{Log}8.3333$$

$$n(0.06070) = 0.9208$$

$$n = 0.9208/0.06070$$

$$n = 15.17$$

$$n = 16$$

Thus the shopkeeper will achieve the sales of 25 million in the 16th year i.e. in 2024.

Answer # 3

Accumulated amount after 4th year = Rs. 117120

Accumulated amount after 5th year = Rs. 128840

The amount of 4th year is the principal for 5th year as $A = P(1 + i)$

$$128840.00 = 117120(1 + i) \text{ or } \frac{128840.00}{117120} = 1 + i$$

$$1.1 = 1 + i, i = 1.1 - 1 = 0.1 \text{ or } 10\%$$

The expected value of investment at the end of 8 years.

4th year is 3 years away from 5th year

Hence $A = P(1 + i)^n$

$$A = 128840.0 \left(1 + \frac{10}{100}\right)^3 = 128840.0 (1.1)^3 = \text{Rs. } 171487.1$$

Financial Math Semester Topic Test

Karin Nielsen-Saines



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