



Costs & Benefits of each Source of Capital

Junaid Javaid

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Seminar paper from the year 2013 in the subject Business economics - Business Management, Corporate Governance, grade: C, University of Bedfordshire, course: MSc Finance & Business Management, language: English, abstract: There are many cases that have been observed where the shareholders' capital was not adequate enough to support the company's working capital requirement which matter a lot to the companies' growth and survival. Majority of time it has been observed and analysed that the companies considering to meet its working capital through the external sources are aware of every aspect of the different financial sources. It is important for the companies to take certain parameter (interest rate, term of usage, impact on company's financial leverage, conditions of lending agreement, time to get the lending approval and the impact of proposed source on the company's financial ratios) into consideration while making the financing decisions. The theory of Capital Structure is extensively be used to get insight that how much risky is the company's approach in using external sources (prominently debt). The Trade-off theory intended that companies must have to balance the costs and the benefits of debts flow within the enterprises. Different sources of capital can be classified in various manners but for the convenience, the all of these sources are classified in to following categories (Security Financing, Internal Financing, Loan Financing, Lease Financing and Other sources). Shanghai General Motors Corporation (SGMC) is regarded as the largest international joint venture undertook in China. This venture was made for the accomplishment of long-term goals established by the both firms' executive. The capital contributed by General Motors (GM)-China of \$350 Million to the SGMC. \$350 Million equivalent was contributed by SAIC to the SGMC. For meeting the working capital needs, SGMC required \$821 Million Of which about the equivalent of \$460 Million contributed through

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