

**Example 4: Working Capital Management.**

Determine how to invest excess cash in 1-month, 3-month and 6-month CDs so as to maximize interest income while meeting company cash requirements (plus safety margin)

	<i>Yield</i>	<i>Term</i>		<i>Purchase CDs in months:</i>		<i>Interest Earned:</i>
<i>1-mo CDs:</i>	1.0%	1		1, 2, 3, 4, 5 and 6		
<i>3-mo CDs:</i>	4.0%	3		1 and 4		
<i>6-mo CDs:</i>	9.0%	6		1		<b>Total \$7,700</b>

<i>Month:</i>	<i>Month 1</i>	<i>Month 2</i>	<i>Month 3</i>	<i>Month 4</i>	<i>Month 5</i>	<i>Month 6</i>	<i>End</i>
<i>Init Cash:</i>	\$400,000	\$205,000	\$216,000	\$237,000	\$158,400	\$109,400	\$125,400
<i>Matur CDs:</i>		100,000	100,000	110,000	100,000	100,000	120,000
<i>Interest:</i>		1,000	1,000	1,400	1,000	1,000	2,300
<i>1-mo CDs:</i>	100,000	100,000	100,000	100,000	100,000	100,000	
	10,000			10,000			
	10,000						
	75,000	(10,000)	(20,000)	80,000	50,000	(15,000)	60,000
	\$205,000	\$216,000	\$237,000	\$158,400	\$109,400	\$125,400	\$187,700



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# Exploring Microsoft Excel 1997

**Camilla Rothe**



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