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In the financial field another problem is that of declaring surpluses. From surplus we mean the resources available as surplus, after deducting working expenses, normal replacements, interest payments and dividends. But again in the public sector undertakings it has not been found possible to device a policy of declaring surpluses.

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Solution Step I: Identify the given rate of interest.  $r = 9\%$  Step II: Identify the frequency at which interest is calculated.  $f = \text{quarterly} = 4 \text{ times in a year} = 4$  Step III: Divide the rate of interest by frequency and multiply with the time period of investment.  $r/f = 9\%/4 = 2.25\%$  &  $t \times f = 1 \text{ Years} \times 4 = 4 \text{ period}$ .

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### **Problems in Financial Management | Bizfluent**

Solution. We believe that auditing the overhead expenses and cutting back where possible is the best solution for such as problem. This should regularly be done to make sure that the overhead expenses are in line. The owner of the business should be careful not to cut these costs so much.

### **Business Financial Problem Solving Solutions**

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### **FINANCIAL MANAGEMENT**

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