

Stock Valuation at Ragan Engines

Larissa has been talking with the company's directors about the future of East Coast Yachts. To this point, the company has used outside suppliers for various key components of the company's yachts, including engines. Larissa has decided that East Coast Yachts should consider the purchase of an engine manufacturer to allow East Coast Yachts to better integrate its supply chain and get more control over engine features. After investigating several possible companies, Larissa feels that the purchase of Ragan Engines, Inc., is a possibility. She has asked Dan Ervin to analyze Ragan's value.

Ragan Engines, Inc., was founded nine years ago by a brother and sister—Carrington and Genevieve Ragan—and has remained a privately owned company. The company manufactures marine engines for a variety of applications. Ragan has experienced rapid growth because of a proprietary technology that increases the fuel efficiency of its engines with very little sacrifice in performance. The company is equally owned by Carrington and Genevieve. The original agreement between the siblings gave each 150,000 shares of stock.

Larissa has asked Dan to determine a value per share of Ragan stock. To accomplish this, Dan has gathered the following information about some of Ragan's competitors that are publicly traded:

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TD Snyder



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Small Business Sourcebook, 2004 **Estimating the Present Value of Common Stocks by the Variable Rate Method** W. Scott Bauman, 1963 The Subtle Art of Stock Valuation Billion Dollar Valuation, 2021-04-11

In the capital markets we say Valuation is both an art and a science. If you have ever invested in markets or tracked any particular stock, you would know the importance of timing. Wrong investments and timing can wash away years of your hard-earned savings. Timing in capital markets really corresponds to one factor called Value. Good timing means proper entry and exit at correct price levels. So the only way to make money is to know the value of what you are buying or selling. Making money in the stock markets is very easy. Just follow the fundamental rule: buy the stock at a price below its actual value and book your profits when its way above its actual value. This is where it gets tricky: how do you value something which is so much volatile and whose prices change every day? It's not actually that hard. You need to understand the very basics of what a share of a company means. Each share is a right of ownership to the company including the assets, cash flows, and dividends. Basically, each share you buy gives you an entitlement to a future payout that the company is going to make. Theoretically, today's price of a stock is the sum of all the payments that the company will make to the shareholder discounted back to its present value. This forms the basis of the Dividend Discount Model (DDM) which we will use in our valuation process. However, not all the companies pay dividends, so there are other ways we can value their shares. In one method called Discounted Cash Flow (DCF) valuation, we apply the same theory of Dividend Discount Model on the entire company instead of its individual shares. We discount the free cash flows to the company instead of the dividends to their present value. The sum of all these present values gives us the value of the company. If we divide this by the total number of equity shares, we get the value of each share. Both the DDM and DCF methods take care of the quantitative aspects primarily the ability to generate cash flows. The method called Relative Valuation or Multiple Based Valuation takes care of the qualitative aspects like economic advantage over competitors, management compatibility, market expectations of growth, etc. Combined, a mathematical model consisting of all the three methods takes us very close to the actual value of the company's shares. Once you have mastered this art, you will slowly start understanding markets and start making successful investment decisions. This is where we come into picture. Our aim is to get you started on this journey of wealth creation and make you an Intelligent Investor. This book will serve as your reference on the subtle art of valuation and will be your guide for successful Investing. We will take the case study of one company throughout the book and will use it as an example in each chapter. By the time you reach till the end of the book, you will have both the theoretical knowledge and a practical example of how to go about stock valuation process. Wishing you all the best and Happy Investing.

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