

FIN 3104

Program: FPWT

Course: FIN 3104 2

Assignment #1

Financial Planning and Wealth Management

Subject: 2024W FIN 3104 2 [Online 4] Investments 1

Prof.: Donald Hill

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Portfolio Report:

➤ Apple Inc. (AAPL):

Sector: Technology



Summary:

Product/Service: Apple Inc. stands as a global technology behemoth, renowned for its innovative consumer electronics, software, and services. The flagship products include the iPhone, iPad, Mac, and a suite of services like the App Store and iCloud.

Geography: Operating on a worldwide scale, Apple's market reach spans North America, Europe, and Asia, solidifying its global dominance.

Competitors: In the competitive landscape of technology, Apple faces rivals such as Samsung, Microsoft, and Google across various product segments.

Liquidity: AAPL exhibits robust liquidity, evident in consistently high trading volumes, reflecting unwavering investor interest and confidence. Average trading volume is around 53,999,444.

Stock Price: As of the latest data, the stock is priced at US\$184.40, with a 52-week high of US\$199.62 and a low of \$141.32.

Dividend: Apple pays a dividend of US\$0.96 per share, yielding 0.51%, enhancing its appeal to income-oriented investors.

Market Cap: With a staggering market capitalization of US\$2.851 trillion, Apple continues to be one of the most valuable publicly traded companies.

P/E Ratio: The P/E ratio (TTM) stands at 30.08, indicating a balance between growth potential and market valuation. Earnings per share (EPS) is US\$6.13.

➤ Tesla Inc. (TSLA):

Sector: Automotive/Electric Vehicles



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Product/Service: Tesla Inc. leads the charge in the automotive industry's electric vehicle revolution, manufacturing electric cars, energy storage solutions, and solar products.

Geography: With a global footprint, Tesla operates in North America, Europe, and Asia, strategically positioning itself in key markets for sustainable transportation solutions.

Competitors: Tesla faces competition from both traditional automakers like General Motors and Ford, and newer entrants in the electric vehicle space like NIO.

Liquidity: Tesla's stock (TSLA) is characterized by high liquidity, driven by its prominent position in the market and the company's high growth prospects. Average trading volume is around 117,781,765.

Stock Price: Currently trading at US\$187.29, with a 52-week high of US\$299.29 and a low of US\$152.37.

Dividend: Tesla does not pay dividends, reflecting its focus on reinvesting in growth initiatives typical of technology and high-growth sectors.

Market Cap: The market capitalization stands at an impressive US\$596.479 billion.

P/E Ratio: The high P/E ratio (TTM) of 43.66 underscores the market's expectations for Tesla's future growth. Earnings per share (EPS) is US\$4.29.

➤ **Amazon.com Inc. (AMZN):**
Sector: E-Commerce/Technology



Summary:

Product/Service: Amazon.com Inc. is a global e-commerce giant that extends its reach beyond online retail. It offers cloud computing through Amazon Web Services (AWS), digital streaming services, and cutting-edge artificial intelligence solutions.

Geography: Operating globally, Amazon has a major operational focus on North America, where it originated, but its influence spans across international markets.

Competitors: Amazon faces competition from retail giants like Walmart, e-commerce leaders like Alibaba, and technology powerhouses like Microsoft.

Liquidity: Amazon's stock (AMZN) is highly liquid, reflecting its dominance in the e-commerce and technology sectors. Average trading volume is around 46,882,149.

Stock Price: Currently priced at US\$155.20, with a 52-week high of US\$161.73 and a low of US\$88.12.

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Dividend: Similar to Tesla, Amazon does not pay dividends, reinvesting earnings to fuel ongoing expansion and innovation.

Market Cap: The market capitalization stands at an impressive \$1.6 trillion.

P/E Ratio: With a P/E ratio (TTM) of 81.26, investors acknowledge Amazon's continuous innovation and market dominance. Earnings per share (EPS) is US\$1.91.

➤ **Canadian Imperial Bank of Commerce (CM.TO):**
Sector: Financial Services



Summary:

Product/Service: Canadian Imperial Bank of Commerce (CIBC) is a major player in the Canadian financial services landscape, offering a comprehensive suite of banking, wealth management, and investment banking services.

Geography: While primarily operating in Canada, CIBC has strategically expanded its international presence, particularly in the United States and other global financial centers.

Competitors: CIBC competes with other major Canadian banks, including Royal Bank of Canada, Toronto-Dominion Bank, and Bank of Nova Scotia.

Liquidity: CIBC's stock exhibits moderate trading volumes, reflective of its solid position in the Canadian banking sector. Average trading volume is around 3,666,016.

Stock Price: Currently trading at CAD\$60.76, with a 52-week high of CAD\$64.43 and a low of CAD\$47.44.

Dividend: CIBC is recognized for its substantial dividend, providing investors with \$3.60 per share and a robust dividend yield of 5.84%.

Market Cap: The market capitalization stands at CAD\$56.58 billion.

P/E Ratio: With a P/E ratio (TTM) of 11.78, CIBC maintains a balanced valuation in the financial sector. Earnings per share (EPS) is CAD\$5.16.

➤ **Loblaw Companies Limited (L.TO):**
Sector: Consumer Staples/Retail



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Product/Service: Loblaw Companies Limited is a prominent Canadian retail company, specializing in grocery, pharmacy, health, and beauty products.

Geography: Operating primarily in Canada, Loblaw serves customers through its extensive retail network.

Competitors: Major competitors in the Canadian retail sector include Metro Inc. and Empire Company Limited.

Liquidity: Displays moderate trading volumes on the TSX, reflecting characteristics typical of the retail sector. Average trading volume is around 449,933.

Stock Price: Currently priced at CAD\$136.56, with a 52-week high of CAD\$110.52 and a low of CAD\$65.

Dividend: Loblaw pays a modest dividend of \$1.78 per share, yielding 1.32%.

Market Cap: The market capitalization stands at CAD\$42.504 billion.

P/E Ratio: With a P/E ratio (TTM) of 21.03, L maintains a balanced valuation in the financial sector. Earnings per share (EPS) is CAD\$6.39.

Overall Portfolio:

Company	Shares Purchased	Price per Share (USD)	Price per Share (CAD)	Total Market Value (CAD)	% of portfolio	Annual Dividend per Share (USD)	Dividend Yield	EPS	P/E Ratio
Amazon	1350	155.2	209.73	283,135.50	23.59%	0 (Assuming no dividend)	0%	1.91\$	81.26
Apple	1203	184.4	248.65	299125.95	24.93%	0.96	0.51%	6.13	30.08
Tesla	800	187.29	253.19	202552	16.88%	0 (Assuming no dividend)	0%	4.29	43.66
Loblaws	1640	-	136.56	223958.4	18.66%	1.78	1.32%	6.39	21.03
CIBC	2653	-	60.76	161196.28	13.43%	3.6	5.84%	5.16	11.78
Cash (2.5%)	-	-	-	30,032	2.50%	-	-	-	-

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Total	-	-	-	1,200,000.00	100.00%	-	-	-	-
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References: (Yahoo Finance, n.d.)<https://ca.finance.yahoo.com/> , (Toronto Stock Exchange, n.d.)<https://www.tsx.com/>