

Finance Formulas Cheat Sheet

Net Present Value (NPV)

NPV measures the profitability of a project by calculating the difference between the present value of cash inflows and the initial investment.

Formula: $NPV = \sum_{t=1}^n \frac{CF_t}{(1+r)^t} - C_0$

Example: Investment = ₹1,000
Cash inflows: ₹400/year 1-3 years; Discount rate = 10%
NPV = ₹994.74 - ₹1000 = -₹55.26 = ₹994.74 - 1000 = -₹23

Internal Rate of Return (IRR)

IRR is the discount rate that makes NPV = 0. It's used to evaluate the profitability of investments.

Formula: $NPV = \sum_{t=1}^n \frac{CF_t}{(1+IRR)^t} - C_0 = 0$

Example: Investment = ₹1,000 returning ₹400 annually for 3 years

Payback Period

The time it takes to recover the initial investment.

Formula: $Payback\ Period = \frac{Initial\ Investment}{Cash\ Inflow}$

Example: Investment = ₹1,000, 4₹ = 250
Example: Payback Period = 1000/250

Return on Investment (ROI)

Measures profitability relative to investment cost

Formula: $ROI = \frac{Gain - Cost}{Cost} \times 100$

Example: Gain = ₹1200 - 1000 × 100 = 20%

Future Value (FV)

FV calculates the value of current money at a future date with compound interest.

Formula: $FV = PV \times (1+r)^n$

Example: $FV = 1000(1+0.10)^2 = ₹1,331$

Example: $FV = ₹1,991.4 - ₹1000 =$

Present Value (PV)

PV is the current value of future cash flows discounted at a specific rate.

Formula: $PV = \frac{FV}{(1+r)^n}$

Example: $FV = ₹1,331, r = 10\%, n = 3$

Example: $PV = \frac{1351}{(1.10)^3} = ₹1,000$

Capital Asset Pricing Model (CAPM)

Estimates expected return on an asset based on risk.

Formula: $ROI = \frac{Gain - Cost}{Cost} \times 100$

Example: Gain = ₹1,200 - 1000 × 100 = 20%

Example: $ROI = \frac{1200 - 1000}{1000} \times 100 = 20\%$

Weighted Average Cost of Capital (WACC)

Average rate a company is expected to pay to finance its assets.

Formula: $WACC = \frac{Net\ Income - Preferred\ Dividends}{Equity + Debt}$

Example: $\frac{900,000 - 100,000}{1,000,000} = 80\%$

Example: Debt = 300,000, Equ = 250,000 = 2

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B Lingard



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Basics of Accounting & Finance ,2005 **Financial Modeling** Joachim Häcker,Dietmar Ernst,2017-12-11 This book provides a comprehensive introduction to modern financial modeling using Excel VBA standards of financial modeling and model review It offers guidance on essential modeling concepts around the four core financial activities in the modern financial industry today financial management corporate finance portfolio management and financial derivatives Written in a highly practical market focused manner it gives step by step guidance on modeling practical problems in a structured manner Quick and interactive learning is assured due to the structure as a training course which includes applied examples that are easy to follow All applied examples contained in the book can be reproduced step by step with the help of the Excel files The content of this book serves as the foundation for the training course Certified Financial Modeler In an industry that is becoming increasingly complex financial modeling is a key skill for practitioners across all key sectors of finance and banking where complicated problems often need to be solved quickly and clearly This book will equip readers with the basic modeling skills required across the industry today **Strategic Financial and Investor Communication** Ian Westbrook,2014-04-03 In today's aggressive marketplace listed companies can no longer rely on their numbers to do the talking If companies can't communicate their achievements and strategy mounting research evidence suggests they will be overlooked their cost of capital will increase and stock price will suffer In Strategic Financial and Investor Communication the stock price story Ian Westbrook principal of Australia's leading independent financial communications firm argues just this stock price is more a story than a number Moreover the book will teach you how to tell your own story by guiding you through the fast paced world of financial corporate communication with a professional's pragmatism as well as academic rigour Whether you're a student or a professional of PR investor relations or corporate communications this much needed guide will teach you how to tell a compelling story about your company that the stockbroker fund manager and corporate media cannot ignore **EBOOK: Finance for Managers** Eduardo Martínez Abascal,2012-10-16 This book explains everything a manager needs to know about finance and transforms seemingly complex financial information into data that makes sense It shows the financial basics that a manager of any small medium or large company should know and will leave you confident enough to ask the right business questions and make the correct finance decisions The first part Operational Finance deals with the basics of financial analysis or analysis of the Profit and Loss and balance sheet so that they can be used to help make decisions The second part Structural Finance covers investment and financing decisions as well as how to finance the investments planned The book finishes with a chapter on valuation of companies *Basic Financial Management* ,1991 *The Certified Manager of Quality/Organizational Excellence Handbook, Fourth Edition* Russell T. Westcott,2013-10-07 This handbook is a comprehensive reference source designed to help professionals address organizational issues from the application of the basic principles of management to the development of strategies needed to

deal with the technological and societal concerns of the new millennium The content of this fourth edition has been revised to reflect a more current global perspective and to match the updated Body of Knowledge BoK of ASQ s Certified Manager of Quality Organizational Excellence CMQ OE In order to provide a broad perspective of quality management this book has specifically been written to address Historical perspectives relating to the evolution of particular aspects of quality management including recognized experts and their contributions Key principles concepts and terminology relevant in providing quality leadership and communicating quality needs and results Benefits associated with the application of key concepts and quality management principles Best practices describing recognized approaches for good quality management Barriers to success including common problems that the quality manager might experience when designing and implementing quality management and insights as to why some quality initiatives fail Guidance for preparation to take the CMQ OE examination Organized to follow the BoK exactly throughout each section of this handbook the categorical BoK requirements associated with good quality management practices for that section are shown in a box preceding the pertinent text These BoK requirements represent the range of content and the cognitive level to which multiple choice questions can be presented Although this handbook thoroughly prepares individuals for the ASQ CMQ OE exam the real value resides in post exam usage as a day to day reference source for assessing quality applications and methodologies in daily processes The content is written from the perspective of practitioners and its relevance extends beyond traditional product quality applications

How to Buy a Small Business and Let the Government Finance It Robert E. Seng,2009-12 [ACSM Bulletin](#) ,1988 *Mastering Financial Modelling in Microsoft Excel* Alastair Day,2013-02-06 Comprehensive tools and methods to help you build develop and apply financial models using Microsoft Excel enabling you to get better more accurate results faster The new edition of this bestselling title begins by explaining basic modelling techniques before moving through to more complex models The book is divided into two parts the first part outlines model designs and gives templates key features and techniques The second part of the book shows how to build corporate financial models in Excel The accompanying CD allows you to use and adapt templates and models This new edition includes a reworking of the book in Excel 2010 but with older material still included inclusion of Apple Mac addition of specific 2010 features and end of chapter exercises *Accounting & Finance for Lawyers* Sally L. Hoffman,Michael Elliot-Jones,1997 [Basics of Financial Management](#) Robert Hartl,1986 *Disclosure of Financial Information to Employees* D. M. C. Jones,1978 Management development monograph on employee access to information on enterprise financing in the UK comments on disclosure intentions and approaches relating to relevant labour legislation financial reports e g Balance sheets financial loss and profit source and application of funds information on costs etc discusses problems of confidentiality and lists business information sources Graphs references and statistical tables **ACCA Paper P4 - Advanced Financial Management Practice and revision kit** BPP Learning Media,2013-01-01 The examiner reviewed P4 Practice Revision Kit provides invaluable guidance

on how to approach the exam Questions are grouped by key topic areas and integrated where appropriate Three mock examinations provide ample opportunity to practise questions and marking schemes show you how the examiner awards marks

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Building Financial Models John S. Tjia,2004 This work provides a full description of the process of building a comprehensive financial model It covers the process needed to create the core valuation projection model that serves as the foundation for innumerable other financial models Also extra functions can be added to the core model

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