

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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Basics of Accounting & Finance ,2005 Strategic Financial and Investor Communication Ian Westbrook,2014-04-03

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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.

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. **How to Buy a Small Business and**

Let the Government Finance It Robert E. Seng, 2009-12 *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

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

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