

The Ultimate Guide to Financial Modeling Best Practices

Introduction

Like many computer programmers, people who build financial models can get quite opinionated about the “right way” to do it.

In fact, there is surprisingly little consistency across Wall Street around the structure of financial models. One reason is that models can vary widely in purpose. For example, if your task was to build a [discounted cash flow \(DCF\) model](#) to be used in a [preliminary pitch book](#) as a valuation for one of 5 potential acquisition targets, it would likely be a waste of time to build a highly complex and feature-rich model. The time required to build a super complex DCF model isn't justified given the model's purpose.

On the other hand, a leveraged finance model used to make thousands of loan approval decisions for a variety of loan types under a variety of scenarios necessitates a great deal of complexity.

Understanding the purpose of the model is key to determining its optimal structure. There are two primary determinants of a model's ideal structure: **granularity** and **flexibility**. Let's consider the following 5 common financial models:

Model	Purpose	Granularity	Flexibility
One page DCF	Used in a buy side pitch book to provide a valuation range for one of several potential acquisition targets.	Low. Ball-park valuation range is sufficient. Small. Entire analysis can fit on one worksheet < 300 rows.	Low. Not reusable without structural modifications. Will be used in a specific pitch and circulated between just 1-3 deal team members.
Fully Integrated DCF	Used to value target company in a fairness opinion presented to the acquiring company board of directors.	Medium.	Low. Not reusable without structural modifications. Will be tailored for use in the fairness opinion and circulated between deal time members.
Comps model template	Used as the standard model by the entire industrial team at a bulge bracket bank.	Medium.	High. Reusable without structural modifications. A template to be used for a variety of pitches and deals by many analysts and associates, possibly other stakeholders. Will be used by people with varying levels of Excel skill.
Restructuring model	Built specifically for a multinational corporation to stress test the impact of selling 1 or more businesses as part of a restructuring advisory engagement.	High.	Medium. Some re-usability but not quite a template. Will be used by both the deal team and counterparts at the client firm.
Leveraged finance model	Used in the loan approval process to analyze loan performance under various operating scenarios and credit events.	High.	High. Reusable without structural modifications. A template to be used group wide.

Financial model granularity

A critical determinant of the model's structure is **granularity**. Granularity refers to how detailed a model needs to be. For example, imagine you are tasked with performing an LBO analysis for Disney. If the purpose is to provide a back-of-the-envelope floor valuation range to be used in a preliminary pitch book, it might be perfectly appropriate to perform a “high level” LBO analysis, using consolidated data and making very simple assumptions for financing.

If, however, your model is a key decision making tool for financing requirements in a potential recapitalization of Disney, a far higher degree of accuracy is incredibly important. The differences in these two examples might involve things like:

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Patrick Vollmar



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