

# 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:  $WACC = \frac{Net\ Income - Preferred\ Dividends}{Total\ Capital}$

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

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

# Basic Finance Formula Sheet

**Alastair Day**



## **Basic Finance Formula Sheet:**

**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

**How to Buy a Small Business and Let the Government Finance It** Robert E. Seng, 2009-12      **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

**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 **Engineering and Finance** ,1921 *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 **Financial Review of Reviews; the Investor's Quarterly** ,1926 **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

**Entrepreneurial Finance** Philip J. Adelman,Alan M. Marks,2009 For many starting a business can be an overwhelming experience Understanding the financial aspects of running a business can be even more daunting Entrepreneurial Finance Fifth Edition was written to help a broad range of U S business owners understand the core financial aspects of business entrepreneurship With plentiful case studies and illustrations the text clearly explains key financial topics such as financial statements break even analysis working capital management and time value of money This edition includes more information on small business administration programs financing options succession planning and retirement programs

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The Financial Analyst's Spreadsheet Geoffrey A. Hirt,1989

**Takeovers, Restructuring, and Corporate Governance** John Fred Weston,Juan A. Siu,Brian A. Johnson,2001 The takeover process The legal and regulatory framework Accounting for M As Tax planning options Strategic processes Theories of mergers and tender offers A chemical industry case study Measurement of abnormal returns The timing of merger activity Empirical tests of M A performance Alternative approaches to valuation Foundations of DCF spreadsheet valuation Derivation of revenue growth valuation formulas Derivation of investment opportunity valuation formulas Increasing the value of the organization Restructuring and divestitures Restructuring organization and ownership relationships Financial restructuring Joint ventures and alliances ESOPs and MLPs Going private and leveraged buyouts International takeovers and restructuring Share repurchase Takeover defenses Corporate governance and performance Implementation and management guides for M As

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## **Table of Contents Basic Finance Formula Sheet**

1. Understanding the eBook Basic Finance Formula Sheet
  - The Rise of Digital Reading Basic Finance Formula Sheet
  - Advantages of eBooks Over Traditional Books
2. Identifying Basic Finance Formula Sheet
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Basic Finance Formula Sheet
  - User-Friendly Interface
4. Exploring eBook Recommendations from Basic Finance Formula Sheet
  - Personalized Recommendations
  - Basic Finance Formula Sheet User Reviews and Ratings
  - Basic Finance Formula Sheet and Bestseller Lists

5. Accessing Basic Finance Formula Sheet Free and Paid eBooks
  - Basic Finance Formula Sheet Public Domain eBooks
  - Basic Finance Formula Sheet eBook Subscription Services
  - Basic Finance Formula Sheet Budget-Friendly Options
6. Navigating Basic Finance Formula Sheet eBook Formats
  - ePub, PDF, MOBI, and More
  - Basic Finance Formula Sheet Compatibility with Devices
  - Basic Finance Formula Sheet Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Basic Finance Formula Sheet
  - Highlighting and Note-Taking Basic Finance Formula Sheet
  - Interactive Elements Basic Finance Formula Sheet
8. Staying Engaged with Basic Finance Formula Sheet
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Basic Finance Formula Sheet
9. Balancing eBooks and Physical Books Basic Finance Formula Sheet
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Basic Finance Formula Sheet
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Basic Finance Formula Sheet
  - Setting Reading Goals Basic Finance Formula Sheet
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Basic Finance Formula Sheet
  - Fact-Checking eBook Content of Basic Finance Formula Sheet
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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