

# 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  
Example: NPV = ₹994.74 - 1000 = -₹55.26

## 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 = 4 years

## Return on Investment (ROI)

Measures profitability relative to investment cost

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

Example: Gain = ₹1,200 - 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:  $FV = ₹1,991.4 - ₹1000 = ₹991.4$

## 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 = (1200 - 1000) / 1000 × 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

# Basic Finance Formula Sheet

**Philip J. Adelman, Alan M. Marks**



## **Basic Finance Formula Sheet:**

## **Basic Finance Formula Sheet** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the power of words has become more evident than ever. They have the capability to inspire, provoke, and ignite change. Such may be the essence of the book **Basic Finance Formula Sheet**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall affect readers.

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