Finance Formulas Cheat Sheet

Net Present Value (NPV)

NPV measures the profitability of a project by catculating the difference tc between the present value of cash inflows and the initial invistment.

Formula: $NPV = \sum CF_1 - C_o$

Example: Investment = ₹1,000
Cash inflows. ₹400/year 3–3 years: Discount rate = 10
NPV = ₹994.74 – ₹1000 = ₹,5
5,25 = ₹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: $NPV = \sum_{[n=]} CF_1 (IIRR)^{\wedge} - C_{o=o}$

Example: Ine vestment = ₹1,000
returning ''400 annually
for 3 years

Payback Period

The time it takes to recoverr the initial investment.

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

Example: Investment = ₹1,000,$_{o}4_{s}$ = 250

Example: Pabback Period = 1000/250

Return on Investment (ROI)

Measures profitability relative to investment cost

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

Example: Gain = ₹1.200 - 1000 x 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: $FV = 1000(1 + (\ 10)^2 = ₹1.331$

Example: FV = ₹1.991.4 – ₹1000 =

Present Value (PV)

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

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

Example: . FV = ₹1.331, r 10%, n = 3

Example: PV = (1351 (1.10)'' = ₹1,000

Capital Asset Pricing Model (CAPM)

Estimates expected return on an asset based on risk.

Formula: $ROI = \frac{\text{Gan.}}{\text{Cost}} \times 100$

Example: Gain = ₹1.200 - × 100

Example: ROI = (1200-1000)1 100 = 20%

Weighted Average Cost of Capital (WACC)

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

Formula: $\frac{\text{Net income} -}{\text{Preferred Dividennds}}$

Example: $\frac{900.000}{100,000}$ – ₹9

Example: Debt = 300,000, Equ – 250.000 = 2

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Russell T. Westcott

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