

# 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 = ₹-55.25 = ₹994.74 - 1000 = - ₹223

## 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, 45 = 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

# Basic Finance Formula Sheet

**Robert Hartl**



## **Basic Finance Formula Sheet:**

The book delves into Basic Finance Formula Sheet. Basic Finance Formula Sheet is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Basic Finance Formula Sheet, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Basic Finance Formula Sheet
- Chapter 2: Essential Elements of Basic Finance Formula Sheet
- Chapter 3: Basic Finance Formula Sheet in Everyday Life
- Chapter 4: Basic Finance Formula Sheet in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Basic Finance Formula Sheet. This chapter will explore what Basic Finance Formula Sheet is, why Basic Finance Formula Sheet is vital, and how to effectively learn about Basic Finance Formula Sheet.

3. In chapter 2, this book will delve into the foundational concepts of Basic Finance Formula Sheet. The second chapter will elucidate the essential principles that must be understood to grasp Basic Finance Formula Sheet in its entirety.

4. In chapter 3, this book will examine the practical applications of Basic Finance Formula Sheet in daily life. This chapter will showcase real-world examples of how Basic Finance Formula Sheet can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Basic Finance Formula Sheet in specific contexts. This chapter will explore how Basic Finance Formula Sheet is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, this book will draw a conclusion about Basic Finance Formula Sheet. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Basic Finance Formula Sheet.

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