

# 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:  $NPV = \sum_{t=1}^n CF_t - C_0$

Example: Investment = ₹1,000  
Cash inflows: ₹400/year 2-3 years; Discount rate = 10  
NPV = ₹994.74 - ₹1000 = ₹-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:  $NPV = \sum_{t=1}^n CF_t (IRR)^t - C_0 = 0$

Example: Investment = ₹1,000 returning ₹400 annually for 3 years

## Payback Period

The time it takes to recover the initial investment.

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

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:  $PV = (1351 / (1.10)^3) = ₹1,000$

## 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:  $ROI = (1200 - 1000) / 1000 \times 100 = 20\%$

## 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:  $\frac{900,000 - 100,000}{1,000,000} = 8\%$

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

# Basic Finance Formula Sheet

**SA Adler**



## **Basic Finance Formula Sheet:**

## Decoding **Basic Finance Formula Sheet**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Basic Finance Formula Sheet**," a mesmerizing literary creation penned by a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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