

Apple Inc. Financial Modeling

(All Data is in Millions \$, Except Per Share Information)



	Historicals			Forecasts				
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Revenue								
Products	2,11,883	2,20,747	2,97,992	3,12,497	3,71,989	4,26,452	4,66,552	5,23,052
Services	46,291	51,768	68,425	78,005	88,925	1,01,175	1,15,547	1,31,746
Total net sales	2,60,174	2,74,515	3,65,817	4,10,502	4,60,915	5,17,628	5,82,119	6,54,798
Cost of Sales								
Products	1,44,996	1,51,386	1,93,366	2,14,962	2,40,494	2,69,298	3,01,629	3,38,156
Services	16,786	18,273	20,715	23,613	26,925	30,600	34,987	39,885
Total cost of sales	1,61,782	1,69,559	2,12,981	2,38,577	2,67,419	2,99,829	3,36,616	3,78,041
Gross margin	98,992	1,04,956	1,52,836	1,71,925	1,93,500	2,17,800	2,45,503	2,76,757
Operating expenses								
Research and development	16,217	18,751	21,914	24,501	27,653	31,020	34,871	39,275
Selling, general and administrative	11,523	12,423	13,713	14,985	16,385	18,204	20,365	22,821
Total operating expenses	27,740	31,174	35,627	39,486	44,038	49,224	55,236	62,096
Operating income	61,950	64,288	1,08,949	1,22,677	1,38,204	1,55,774	1,75,666	1,98,201
Other income/(expense), net	1,897	803	258	(811)	1,618	4,625	8,194	12,412
Income before provision for income taxes	63,717	67,091	1,09,207	1,21,866	1,39,822	1,60,399	1,83,860	2,10,613
Provision for income taxes	10,481	9,680	14,527	17,671	20,274	23,257	26,660	30,529
Tax rate	15.94%	14.41%	13.20%	14.50%	14.50%	14.50%	14.50%	14.50%
Net income	55,256	57,411	94,680	1,04,195	1,19,548	1,37,142	1,57,200	1,80,074

Create Apple's Financial Model in Excel

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Ensheng Dong



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Investment Management Ramanna Vishwanath, Chandrasekhar Krishnamurti, 2009-04-21 Sound investment decisions require an in depth knowledge of the financial markets and available financial instruments This book provides students and professionals with an understanding of the role and activities of an equity security analyst within the investment process Emphasis is on understanding the process of analyzing companies the valuation process and the challenges of achieving success in a highly competitive capital market The authors present a comprehensive compendium on the financial theory the empirical evidence and the mathematical tools that form the underlying principles of investment decisions **Pro Excel Financial Modeling** Tom Y. Sawyer, 2008-11-01 Learn the business thinking behind financial modeling and execute what you know effectively using Microsoft Excel Many believe that sales and profitability projections shown in financial models are the keys to success in attracting investors The truth is that investors will come up with their own projections The investor wants to understand the assumptions structure and relationships within the modeling of a startup If the investor is satiated the entrepreneur has successfully demonstrated a complete understanding of the business side of the enterprise Pro Excel Financial Modeling provides the keys necessary to learn this thinking and to build the models that will illustrate it Step by step approach to developing financial models in Excel Extensive case studies and Excel templates provided Leadership and Management: Theory and Practice Kris Cole, 2018-09-01 Leadership Management Theory Practice by Kris Cole focuses on comprehensive coverage of the core management units within the Diploma of Leadership and Management BSB51915 and Certificate IV in Leadership and Management BSB42015 This market leading textbook provides students with rigorous information while balancing the key topics with a practical approach through real life case studies examples and problem solving techniques It uses everyday business terms and language putting management in a context that makes it easy to understand for all types of learners Leadership Management Theory Practice enables students to strengthen skills in areas such as managing poor performance being more directive and solving problems permanently It is noted for its application across industry sectors and different types of business **PMP Handbook with 10 Practice Tests based on PMBOK6** Certybox Education, 2020-10-02 PMP Handbook with 10 Practice Tests covers each and everything based on PMBoK6 This book is consider as last minute study guide to revise your concepts before taking exam Book also covers 1400 question as a practice with detailed explanation *PMP Practice Tests Based on PMBoK with Explanations 2022* Certybox Education, 2019-10-24 Based on latest exam pattern 1400 PMP BASED MCQs ON PMBOK PMP Practice Tests will help you prepare for the PMP exams AFTER you finish the PMP workshop or eLearning Each Practice test not only helps you build the stamina for the actual exam but also provides you a much realistic assessment of your preparation DETAILED EXPLANATIONS Each explanation provides a complete reference to the PMBOK guide section and page number for further review The book is a compilation of PMP questions divided by knowledge areas Start your PMP preparation today Using

Excel for Business and Financial Modelling Danielle Stein Fairhurst, 2019-03-25 A hands on guide to using Excel in the business context First published in 2012 Using Excel for Business and Financial Modelling contains step by step instructions of how to solve common business problems using financial models including downloadable Excel templates a list of shortcuts and tons of practical tips and techniques you can apply straight away Whilst there are many hundreds of tools features and functions in Excel this book focuses on the topics most relevant to finance professionals It covers these features in detail from a practical perspective but also puts them in context by applying them to practical examples in the real world Learn to create financial models to help make business decisions whilst applying modelling best practice methodology tools and techniques Provides the perfect mix of practice and theory Helps you become a DIY Excel modelling specialist Includes updates for Excel 2019 365 and Excel for Mac May be used as an accompaniment to the author s online and face to face training courses Many people are often overwhelmed by the hundreds of tools in Excel and this book gives clarity to the ones you need to know in order to perform your job more efficiently This book also demystifies the technical design logic and financial skills you need for business and financial modelling

Mastering Financial Modeling: A Professional's Guide to Building Financial Models in Excel Eric Soubeiga, 2013-07-26 All the precision of financial modeling and none of the complexity Evidence based decision making is only as good as the external evidence on which it is based Financial models uncover potential risks on a company s balance sheet but the complexity of these instruments has limited their effectiveness Now Mastering Financial Modeling offers a simplified method for building the fast and accurate financial models serious evidencebased decision makers need What sets this practical guide apart is its learning on the job approach Unlike other books that teach modeling in a vacuum this superior method uses a diverse collection of case studies to convey each step of the building process Learning on the job connects the dots between the proper Excel formulas and functions and the real world situations where you want to use them By learning through association you can absorb the information quickly and have it ready to use when you need it The book starts right off on building models from creating a standalone cash flow model through integrating it with an income statement and balance sheet Along the way you will master the skill set you need to build advanced financial models With only a basic knowledge of accounting and finance individual investors and financial professionals alike can Create a core model and customize it for companies in most industries Understand every working component of a financial model and what each one tells you about a company Format cells and sheets in Excel for easily repeatable modeling Written with the practitioner in mind Mastering Financial Modeling shows you how to ensure your model is ready for real world application by safeguarding it against modeling errors It covers a full array of Excel s builtin auditing and testing tools and illustrates how to build customized error checking tools of your own to catch the inaccuracies that typically fall through the cracks Get the most out of your data with Mastering Financial Modeling Mastering Financial Modeling brings the power of financial models down to earth and puts it in the hands of investors

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Financial Modeling in Excel For Dummies Danielle Stein Fairhurst, 2017-04-24. Make informed business decisions with the beginner's guide to financial modeling using Microsoft Excel. Financial Modeling in Excel For Dummies is your comprehensive guide to learning how to create informative, enlightening financial models today. Not a math whiz or an Excel power user? No problem. All you need is a basic understanding of Excel to start building simple models with practical, hands-on exercises, and before you know it, you'll be modeling your way to optimized profits for your business in no time. Excel is powerful, user-friendly, and is most likely already installed on your computer, which is why it has so readily become the most popular financial modeling software. This book shows you how to harness Excel's capabilities to determine profitability, develop budgetary projections, model depreciation, project costs, value assets, and more. You'll learn the fundamental best practices and know-how of financial modeling and how to put them to work for your business and your clients. You'll learn the tools and techniques that bring insight out of the numbers and make better business decisions based on quantitative evidence. You'll discover that financial modeling is an invaluable resource for your business, and you'll wonder why you've waited this long to learn how. Companies around the world use financial modeling for decision making to steer strategy and to develop solutions. This book walks you through the process with clear expert guidance that assumes little prior knowledge. Learn the six crucial rules to follow when building a successful financial model. Discover how to review and edit an inherited financial model and align it with your business and financial strategy. Solve client problems, identify market projections, and develop business strategies based on scenario analysis. Create valuable, customized templates, models that can become a source of competitive advantage. From multinational corporations to the mom and pop corner store, there isn't a business around that wouldn't benefit from financial modeling. No need to buy expensive, specialized software; the tools you need are right there in Excel. Financial Modeling in

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Financial Simulation Modeling in Excel Keith A. Allman, 2011 A practical guide to understanding and implementing financial simulation modeling As simulation techniques become more popular among the financial community and a variety of sub industries a thorough understanding of theory and implementation is critical for practitioners involved in portfolio management risk management pricing and capital budgeting *Financial Simulation Modeling in Excel* contains the information you need to make the most informed decisions possible in your professional endeavors *Financial Simulation Modeling in Excel* contains a practical hands on approach to learning complex financial simulation methodologies using Excel and VBA as a medium Crafted in an easy to understand format this book is suitable for anyone with a basic understanding of finance and Excel Filled with in depth insights and expert advice each chapter takes you through the theory behind a simulation topic and the implementation of that same topic in Excel VBA in a step by step manner Organized in an easy to follow fashion this guide effectively walks you through the process of creating and implementing risk models in Excel A companion website contains all the Excel models risk experts and quantitative analysts need to practice and confirm their results as they progress Keith Allman is the author of other successful modeling books including *Corporate Valuation Modeling* and *Modeling Structured Finance Cash Flows with Microsoft Excel* Created for those with some background in finance and experience in Excel this reliable resource shows you how to effectively perform sound financial simulation modeling even if you've yet to do extensive modeling up to this point in your professional or academic career Provided by publisher

Using Excel for Business Analysis Danielle Stein Fairhurst, 2015-05-18 This is a guide to building financial models for business proposals to evaluate opportunities or to craft financial reports It covers the principles and best practices of financial modelling including the Excel tools formulas and functions to master and the techniques and strategies necessary to eliminate errors

Excel Worksheets and Solutions to Exercises to Accompany Financial Modeling Simon Benninga, 2014-05 Downloadable Excel worksheets and solutions to end of chapter exercises accompany *Financial Modeling Fourth Edition* by Simon Benninga Access codes are required to download the supplemental material New print copies of this book include a card affixed to the inside back cover with a unique access code If you purchased a used copy of this book this is a separately purchased printed access card

Next Generation Excel Isaac Gottlieb, 2013-02-04 Take Excel to the next level in accounting and financial modeling In this new Second Edition of *Next Generation Excel* Isaac Gottlieb shows financial analysts how to harness the full power of Excel to move forward into the new world of accounting and finance Companies of all sizes use financial models to analyze their finances and plan business operations as well as to create financial accounting reports like balance sheets income statements and statements of cash flows While many businesspeople are quite familiar with the reports created with financial models most are not as familiar with the creation of the models themselves This book shows them how to build an accurate and effective financial model using the solid functionality and easy usability of Excel Fully updated and revised to include support

for Apple users Written by a professor of management and statistics who has taught the discipline for fifteen years
Appropriate for professional financial analysts as well as MBA students For professionals and students whose responsibilities or studies include a full understanding of financial modeling Next Generation Excel Second Edition offers comprehensive training

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

Financial Modeling for Decision Making Ron Messer, 2020-09-01 This book provides accounting students in post secondary institutions with an advanced level understanding of how to use MS Excel to make business decisions It reflects real life applications of this important analytical tool which has become the accepted industry standard for spreadsheet software

The Essentials of Financial Modeling in Excel Michael Rees, 2023-02-06 A concise and practical guide to financial modeling in Excel In *The Essentials of Financial Modeling in Excel* A Concise Guide to Concepts and Methods veteran quantitative modeling and business analysis expert Dr Michael Rees delivers a practical and hands on introduction to financial modeling in Excel The author offers readers a well structured and strategic toolkit to learn modeling from scratch focusing on the core economic concepts and the structures commonly required within Excel models Divided into six parts the book discusses the use of models and the factors to consider when designing and building models so that they can be as powerful as possible yet simple Readers will also find The foundational structures and calculations most frequently used in modeling including growth and ratio based methods corkscrews and waterfall analysis Walkthroughs of economic modeling measurement and evaluation and the linking of these to the decision criteria These include breakeven and payback analysis compounding discounting calculation of returns loan calculations and others Structured approaches for modeling in corporate finance including financial statement modeling cash flow valuation cost of capital and ratio analysis Techniques to implement sensitivity and scenario analysis Core aspects of statistical analysis including data preparation manipulation and integration The use of approximately 100 Excel functions within example modeling contexts Further Topics Sections which introduce advanced aspects of many areas in order to provide further benefit to more advanced readers whilst presenting the

truly essential topics separately Examples of these include introductions to PowerQuery and PowerPivot as well as advanced waterfall structures An invaluable all in one blueprint for learning financial modeling in Excel this book is ideal for beginning and intermediate financial professionals and students seeking to build and reinforce essential topics in financial modeling

Financial Modeling Workbook with Excel Sankar Srinivasan,2025-12-30 Transform Your Financial Modeling Skills with Excel Step by Step Are you an MBA student CFA candidate investment banking analyst or corporate finance professional looking to master financial modeling in Excel This hands on financial modeling workbook teaches you how to build professional 3 statement models and DCF valuations from scratch using clear instructions practical exercises and real world frameworks Unlike theory heavy textbooks this workbook is designed for learning by doing Each chapter walks you through Excel based financial models used in investment banking corporate finance and valuation roles no prior modeling experience required What You ll Learn Inside How to structure a clean professional financial model in Excel Build fully integrated income statement balance sheet and cash flow models Forecast revenues expenses and working capital step by step Perform discounted cash flow DCF valuation with sensitivity analysis Apply Excel best practices used by analysts and finance teams Avoid common modeling errors and improve model accuracy What Makes This Workbook Different Step by step Excel tutorials you can follow along Practice exercises with increasing difficulty Downloadable Excel templates for real world use Clear explanations without unnecessary theory Designed for finance interviews and on the job performance Who This Book Is For Investment banking and corporate finance analysts MBA students and CFA candidates FP A and valuation professionals Consultants and entrepreneurs raising capital Anyone learning financial modeling in Excel Whether you are preparing for finance interviews upgrading your Excel skills or building models for real business decisions this workbook gives you a practical job ready foundation in financial modeling

Structured Finance Modeling with Object-Oriented VBA Evan Tick,2011-07-28 A detailed look at how object oriented VBA should be used to model complex financial structures This guide helps readers overcome the difficult task of modeling complex financial structures and bridges the gap between professional C Java programmers writing production models and front office analysts building Excel spreadsheet models It reveals how to model financial structures using object oriented VBA in an Excel environment allowing desk based analysts to quickly produce flexible and robust models Filled with in depth insight and expert advice it skillfully illustrates the art of object oriented programming for the explicit purpose of modeling structured products Residential mortgage securitization is used as a unifying example throughout the text

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approach **Hands-On Financial Modeling with Microsoft Excel 2019** Shmuel Oluwa,2019-07-11 Explore the aspects of financial modeling with the help of clear and easy to follow instructions and a variety of Excel features functions and productivity tips Key FeaturesA non data professionals guide to exploring Excel s financial functions and pivot tablesLearn to prepare various models for income and cash flow statements and balance sheetsLearn to perform valuations and identify growth drivers with real world case studiesBook Description Financial modeling is a core skill required by anyone who wants to build a career in finance Hands On Financial Modeling with Microsoft Excel 2019 examines various definitions and relates them to the key features of financial modeling with the help of Excel This book will help you understand financial modeling concepts using Excel and provides you with an overview of the steps you should follow to build an integrated financial model You will explore the design principles functions and techniques of building models in a practical manner Starting with the key concepts of Excel such as formulas and functions you will learn about referencing frameworks and other advanced components of Excel for building financial models Later chapters will help you understand your financial projects build assumptions and analyze historical data to develop data driven models and functional growth drivers The book takes an intuitive approach to model testing along with best practices and practical use cases By the end of this book you will have examined the data from various use cases and you will have the skills you need to build financial models to extract the information required to make informed business decisions What you will learnIdentify the growth drivers derived from processing historical data in ExcelUse discounted cash flow DCF for efficient investment analysisBuild a financial model by projecting balance sheets profit and lossApply a Monte Carlo simulation to derive key assumptions for your financial modelPrepare detailed asset and debt schedule models in ExcelDiscover the latest and advanced features of Excel 2019Calculate profitability ratios using various profit parametersWho this book is for This book is for data professionals analysts traders business owners and students who want to implement and develop a high in demand skill of financial modeling in their finance analysis trading and valuation work This book will also help individuals that have and don t have any experience in data and stats to get started with building financial models The book assumes working knowledge with Excel **Principles of Financial Modelling** Michael Rees,2018-03-19 The comprehensive broadly applicable real world guide to financial modelling Principles of Financial Modelling Model Design and Best Practices Using Excel and VBAcovers the full spectrum of financial modelling tools and techniques in order to provide practical skills that are grounded in real world applications Based on rigorously tested materials created for consulting projects and for training courses this book demonstrates how to plan design and build financial models that are flexible robust transparent and highly applicable to a wide range of planning forecasting and decision support contexts This book integrates theory and practice to provide a high value resource for anyone wanting to gain a practical understanding of this complex and nuanced topic Highlights of its content include extensive coverage of Model design and best practices including the optimisation of data structures and

layout maximising transparency balancing complexity with flexibility dealing with circularity model audit and error checking Sensitivity and scenario analysis simulation and optimisation Data manipulation and analysis The use and choice of Excel functions and functionality including advanced functions and those from all categories as well as of VBA and its key areas of application within financial modelling The companion website provides approximately 235 Excel files screen clips of most of which are shown in the text which demonstrate key principles in modelling as well as providing many examples of the use of Excel functions and VBA macros These facilitate learning and have a strong emphasis on practical solutions and direct real world application For practical instruction robust technique and clear presentation Principles of Financial Modelling is the premier guide to real world financial modelling from the ground up It provides clear instruction applicable across sectors settings and countries and is presented in a well structured and highly developed format that is accessible to people with different backgrounds

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Table of Contents Pro Excel Financial Modeling Wordpress

1. Understanding the eBook Pro Excel Financial Modeling Wordpress
 - The Rise of Digital Reading Pro Excel Financial Modeling Wordpress
 - Advantages of eBooks Over Traditional Books
2. Identifying Pro Excel Financial Modeling Wordpress
 - 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 Pro Excel Financial Modeling Wordpress
 - User-Friendly Interface
4. Exploring eBook Recommendations from Pro Excel Financial Modeling Wordpress
 - Personalized Recommendations
 - Pro Excel Financial Modeling Wordpress User Reviews and Ratings
 - Pro Excel Financial Modeling Wordpress and Bestseller Lists
5. Accessing Pro Excel Financial Modeling Wordpress Free and Paid eBooks
 - Pro Excel Financial Modeling Wordpress Public Domain eBooks
 - Pro Excel Financial Modeling Wordpress eBook Subscription Services

- Pro Excel Financial Modeling Wordpress Budget-Friendly Options
- 6. Navigating Pro Excel Financial Modeling Wordpress eBook Formats
 - ePub, PDF, MOBI, and More
 - Pro Excel Financial Modeling Wordpress Compatibility with Devices
 - Pro Excel Financial Modeling Wordpress Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Pro Excel Financial Modeling Wordpress
 - Highlighting and Note-Taking Pro Excel Financial Modeling Wordpress
 - Interactive Elements Pro Excel Financial Modeling Wordpress
- 8. Staying Engaged with Pro Excel Financial Modeling Wordpress
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Pro Excel Financial Modeling Wordpress
- 9. Balancing eBooks and Physical Books Pro Excel Financial Modeling Wordpress
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Pro Excel Financial Modeling Wordpress
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Pro Excel Financial Modeling Wordpress
 - Setting Reading Goals Pro Excel Financial Modeling Wordpress
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Pro Excel Financial Modeling Wordpress
 - Fact-Checking eBook Content of Pro Excel Financial Modeling Wordpress
 - 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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