

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
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: $ROI = \frac{1200 - 1000}{1000} \times 100 = 20\%$

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

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Lingsheng Yao



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Table of Contents Basic Finance Formula Sheet

1. Understanding the eBook Basic Finance Formula Sheet
 - The Rise of Digital Reading Basic Finance Formula Sheet
 - Advantages of eBooks Over Traditional Books
2. Identifying Basic Finance Formula Sheet
 - 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 Basic Finance Formula Sheet
 - User-Friendly Interface
4. Exploring eBook Recommendations from Basic Finance Formula Sheet
 - Personalized Recommendations
 - Basic Finance Formula Sheet User Reviews and Ratings
 - Basic Finance Formula Sheet and Bestseller Lists
5. Accessing Basic Finance Formula Sheet Free and Paid eBooks
 - Basic Finance Formula Sheet Public Domain eBooks
 - Basic Finance Formula Sheet eBook Subscription Services
 - Basic Finance Formula Sheet Budget-Friendly Options
6. Navigating Basic Finance Formula Sheet eBook Formats
 - ePub, PDF, MOBI, and More
 - Basic Finance Formula Sheet Compatibility with Devices
 - Basic Finance Formula Sheet Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Basic Finance Formula Sheet
 - Highlighting and Note-Taking Basic Finance Formula Sheet
 - Interactive Elements Basic Finance Formula Sheet
8. Staying Engaged with Basic Finance Formula Sheet

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Basic Finance Formula Sheet
9. Balancing eBooks and Physical Books Basic Finance Formula Sheet
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Basic Finance Formula Sheet
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Basic Finance Formula Sheet
- Setting Reading Goals Basic Finance Formula Sheet
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Basic Finance Formula Sheet
- Fact-Checking eBook Content of Basic Finance Formula Sheet
 - 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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web if there are any women reading this that are using the program to teach a cheating husband boyfriend or sexist man a lesson each step can be easily adjusted to inflict humiliation on those who are not worthy some of you may remember the fabulous website called sissy station from around 10 years ago sadly that site is no more

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web feminization or feminisation see spelling differences sometimes forced feminization shortened to forcefem or forced femme and also known as sissification is a practice in dominance and submission or kink subcultures involving reversal of gender roles and making a submissive male take on a feminine role which includes cross dressing