

FINANCE

CORPORATION

Definition: A legal form of business organization wherein the firm's owners or stockholders have limited liability.

CORPORATE DECISIONS

- **INVESTMENT:** What real (physical) assets should the firm acquire? How much money should be invested in real assets?
- **FINANCING:** What securities or financial assets should the firm issue? How much money should be raised through the issuance of securities?
- **DIVIDENDS:** What portion of the firm's profits should be paid to stockholders in the form of dividends?
- **WORKING CAPITAL:** Management of current assets and current liabilities.
- **GOAL OF THE FIRM:** To maximize shareholders' wealth or equivalently, to maximize the price of the firm's common stock.

ACCOUNTING STATEMENTS

BALANCE SHEET IDENTITY

$$\text{Assets} = \text{Liabilities} + \text{Owners' Equity}$$

INCOME STATEMENT

Sales

- Cost of Goods Sold (COGS)
- = **Gross Profit (GP)**
 - Administrative Expenses
 - Depreciation
 - Other Expenses
- = **Earnings Before Interests and Taxes (EBIT)**
 - Interest
- = **Earnings before taxes**
 - Taxes
- = **Net Income (Net Profit)**

STATEMENT OF RETAINED EARNINGS

Beginning Balance Retained Earnings

- + Net Profit
 - Dividends on Preferred Stock
 - Dividends on Common Stock
- = Ending Balance Retained Earnings

STATEMENT OF CASH FLOWS

Cash Flows from Operations

- + Cash Flows from Investments
 - + Cash Flows from Financing
- = Net Increase (or Decrease) in Cash

CASH FLOW IDENTITY

Cash flow from assets =

Sum of the Cash Flow paid to the suppliers of capital to the firm

FINANCIAL RATIOS

LIQUIDITY

Definition: Measure of the firm's ability to meet its short-term obligations.

$$\begin{aligned}\text{Current Ratio} &= \frac{\text{current assets}}{\text{current liabilities}} \\ \text{Quick Ratio} &= \frac{\text{current assets} - \text{inventory}}{\text{current liabilities}} \\ \text{Net Working Capital to Total Assets Ratio} &= \frac{\text{current assets} - \text{inventory}}{\text{total assets}}\end{aligned}$$

ACTIVITY

Definition: Measure of the firm's efficiency in generating sales with its assets.

$$\begin{aligned}\text{Inventory Turnover} &= \frac{\text{cost of goods sold}}{\text{average inventory}} \\ \text{Collection Period} &= \frac{\text{accounts receivable}}{\text{credit sales per day}} \\ \text{Fixed Asset Turnover} &= \frac{\text{sales}}{\text{net fixed assets}} \\ \text{Total Assets Turnover} &= \frac{\text{sales}}{\text{total assets}}\end{aligned}$$

LEVERAGE

Definition: Measure of the firm's degree of indebtedness and its ability to meet long-term obligations.

$$\begin{aligned}\text{Debt Ratio} &= \frac{\text{total liabilities}}{\text{total assets}} \\ \text{Debt to Equity Ratio} &= \frac{\text{long-term debt}}{\text{stockholders' equity or equity}} \\ \text{Times Interest Earned Ratio} &= \frac{\text{EBIT}}{\text{interest}} \\ \text{Cash Coverage Ratio} &= \frac{\text{EBIT} + \text{depreciation}}{\text{interest}} \\ \text{Fixed Charge Coverage Ratio} &= \frac{\text{EBIT} + \text{lease payments}}{\text{interest} + \text{lease payments}} \\ \text{Equity Multiplier Ratio} &= \frac{\text{total assets}}{\text{total equity}}\end{aligned}$$

PROFITABILITY

Definition: Measure of the returns on assets and equity.

$$\begin{aligned}\text{Gross Profit Margin} &= \frac{\text{gross profit}}{\text{sales}} \\ \text{Net Profit Margin} &= \frac{\text{net income}}{\text{sales}} \\ \text{Return on Assets (ROA)} &= \frac{\text{net income}}{\text{total assets}} \\ \text{Return on Equity (ROE)} &= \frac{\text{net income}}{\text{equity}} \\ \text{Price / Earnings (P/E) Ratio} &= \frac{\text{price per share}}{\text{earnings per share}} \\ \text{Earnings per share (EPS)} &= \frac{\text{earnings available to common stockholders}}{\text{number of shares of common stock outstanding}} \\ \text{Market-to-Book Ratio} &= \frac{\text{common stock price per share}}{\text{book value of common stock per share}}\end{aligned}$$

Dupont system:

ROE = net profit margin $\times$ total asset turnover $\times$ equity multiplier

or ROE = ROA $\times$ (1 + debt-to-equity ratio)

TIME VALUE OF MONEY

PRESENT VALUES

- **SINGLE AMOUNT:** Present Value (PV) of a lump sum (FV_n) given at the end of n periods at an interest rate of $r\%$.
- Discounted once per period: $PV = \frac{FV}{(1+r)^n}$

$$\text{Discounted "m" times per period: } PV = \frac{FV_m}{(1+\frac{r}{m})^{nm}}$$

- Discounted Continuously: $PV = FV_n \times e^{-rt}$ (e = base of natural logarithms)
- **ANNUITIES**
 - **Ordinary Annuity** - Present value of an ordinary annuity (PVA) of PMT per period for n periods at $r\%$ per period:

$$PVA = \sum_{t=1}^n \frac{PMT}{(1+r)^t} = \frac{PMT}{r} \left[1 - \frac{1}{(1+r)^n} \right]$$

- **Annuity Due** - Present value of an annuity due (PVD) of n cash flows (PMT) at $r\%$ per period:

$$PVD = \sum_{t=1}^n \frac{PMT}{(1+r)^t} \times (1+r) = \frac{PMT}{r} \left[1 - \frac{1}{(1+r)^n} \right] \times (1+r)$$

- **Perpetuity:** Present value of a perpetuity (PVP) of PMT per period at $r\%$ per period: $PVP = \frac{PMT}{r}$

- **SERIES OF CASH FLOWS** - Present value of a series of cash flows (CF_t) at times, $t = 1, 2, \dots, n$, at $r\%$ per period:

$$PV = \sum_{t=1}^n \frac{CF_t}{(1+r)^t} = \frac{CF_1}{(1+r)} + \frac{CF_2}{(1+r)^2} + \dots + \frac{CF_n}{(1+r)^n}$$

FUTURE VALUES

- **SINGLE AMOUNT:** Future value at the end of n periods (FV_n) of a present amount (PV) invested today at $r\%$ per period.
- Compounded once per period: $FV_n = PV(1+r)^n$
- Compounded m times per period:

$$FV_n = PV \left(1 + \frac{r}{m} \right)^{nm}$$

- Compounded continuously: $FV_n = PVe^{rn}$

ANNUITIES

- **Ordinary Annuity** - Future value at the end of n periods of an ordinary annuity (FVA) of PMT per period for n periods at $r\%$ per period:

$$FVA = \sum_{t=1}^n PMT(1+r)^{n-t} = \frac{PMT}{r} \left[(1+r)^n - 1 \right]$$

- **Annuity Due** - Future value at the end of n periods of an annuity due of PMT per period at $r\%$ per period:

$$FVD = \sum_{t=1}^n PMT(1+r)^n = \frac{PMT}{r} \left[(1+r)^n - 1 \right] \times (1+r)$$

- **SERIES OF CASH FLOWS** - Future value at the end of n periods of a series of cash flows, CF_t , at times, $t = 1, 2, \dots, n$:

$$FV = \sum_{t=1}^n CF_t(1+r)^{n-t} = CF_1(1+r)^{n-1} + CF_2(1+r)^{n-2} + \dots + CF_n$$

EFFECTIVE ANNUAL RATE (EAR)

$$EAR = \left(1 + \frac{\text{nominal rate}}{m} \right)^m - 1$$

where m = number of compounding intervals.

ANNUAL PERCENTAGE RATE (APR)

APR = rate per period $\times$ periods per year

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Patrick Vollmar



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