

Finance 1A Formula Sheet

Name	Formula	Information
Introduction		
Fishers equation	Full fishers' equation $r = \frac{1+i}{1+\Delta Pe} - 1$ Simplified fishers' equation $r \approx i - \Delta Pe \vee i = r + \Delta Pe$	Used to adjust the real rate of interest for the expected rate of inflation i = nominal (market) rate of interest r = real rate of interest ΔPe = expected inflation $r \Delta Pe$ = adjustment of interest rate for expected inflation
TVM		
Simple Interest	$V_n = PV (1+i)$ $FV = PV_0 (1+i)$	n = number of periods i = interest
Compound Interest	$FV_n = PV_0 (1+i)^n$ <i>total compound interest = $FV_n - PV_0$ principal amount </i> <i>interest on interest = $FV_n - \text{simple interest}$</i> <i>FV using simple rate = FV using monthly compounding rate</i> $(1+rm) = \left(1 + \frac{i_m}{m}\right)^{m \times n}$	For a single cashflow
Future Value	$FV_n = PV_0 \left(1 + \frac{i_m}{m}\right)^{m \times n}$	Compounding m times a year
EAR conversion formula	$EAR = \left(1 + \frac{i_m}{m}\right)^m - 1$	
Present Value	$PV_0 = \frac{FV_n}{\left(1 + \frac{i_m}{m}\right)^{m \times n}}$	
Discount/PV factor	$\frac{1}{(1+i)^n}$	
Finding how many periods it takes investment to grow	$n = \frac{\ln\left(\frac{FV_n}{PV_0}\right)}{\ln(1+i)}$ $n = \frac{1}{m} \frac{\ln\left(\frac{FV_n}{PV_0}\right)}{\ln\left(1 + \frac{i_m}{m}\right)}$	Using EAR Using APR
Finding the interest rate	$i = \left(\frac{FV_n}{PV_0}\right)^{\frac{1}{n}} - 1$ $i = m \times \left(\left(\frac{FV_n}{PV_0}\right)^{\frac{1}{m \times n}} - 1\right)$	Using EAR Using APR
Continuously	$FV_n = PV \times e^{i \times n}$	

Basic Finance Formula Sheet

Lei Shi

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

Basic Finance Formula Sheet:

The Basics of Financial Management Peter de Boer, Rien Brouwers, Wim Koetzier, 2019-11-11 This basic book is to familiarize students in international English language programmes with the basics in the fields of finance, management and accounting. No prior knowledge of business economics is required. This book is user friendly, accessible and yet comprehensive in its approach. It takes an in-depth integrated look at the principles of management accounting, financial accounting and finance. Examples and case studies from newspapers and professional journals encourage the practical application of the material. Study questions reinforce and test the student's understanding of the key concepts. A glossary of key terms is included at the end of each chapter. The book also contains multiple choice questions and other assignments designed to stimulate thinking about the topics that are discussed. Further self-test materials are available at www.basicsfinancialmanagement.noordhoff.nl including interactive multiple choice questions, exercises, cases and teachers' manual.

Basic Finance Interview Questions and Answers for Freshers - English Navneet Singh, Here are some common finance interview questions for freshers along with suggested answers.

- 1 What is the difference between equity and debt financing?
Answer: Equity Financing Involves raising capital by selling shares of the company to investors. Equity investors gain ownership in the company and may receive dividends. There's no obligation to repay the capital, but ownership and control are diluted. Debt Financing Involves borrowing money that must be repaid with interest. Debt does not dilute ownership, but the company must meet regular interest payments and repay the principal. Debt can be in the form of loans, bonds, or notes.
- 2 What is EBITDA?
Answer: EBITDA stands for Earnings Before Interest, Taxes, Depreciation, and Amortization. It is a measure of a company's overall financial performance and is used to analyse and compare profitability between companies and industries by eliminating the effects of financing and accounting decisions.
- 3 Can you explain the concept of time value of money?
Answer: The time value of money (TVM) is a financial principle stating that a dollar today is worth more than a dollar in the future due to its potential earning capacity. This principle is based on the idea that money can earn interest, so any amount of money is worth more the sooner it is received.
- 4 What are financial statements and what are their primary types?
Answer: Financial statements are formal records of the financial activities and position of a business. The primary types are:
 - Income Statement: Shows the company's revenues, expenses, and profits over a specific period.
 - Balance Sheet: Provides a snapshot of a company's assets, liabilities, and equity at a specific point in time.
 - Cash Flow Statement: Tracks the flow of cash in and out of the company, including operating, investing, and financing activities.
- 5 What is working capital?
Answer: Working capital is a measure of a company's operational liquidity and short-term financial health. It is calculated as: $\text{Working Capital} = \text{Current Assets} - \text{Current Liabilities}$. Positive working capital indicates that the company can cover its short-term liabilities with its short-term assets.
- 6 How would you evaluate the financial health of a company?
Answer: To evaluate a company's financial health, you can analyse financial statements: Review the income statement, balance sheet, and cash flow.

statement Calculate Financial Ratios Key ratios include liquidity ratios e g current ratio profitability ratios e g return on equity and solvency ratios e g debt to equity ratio Assess Cash Flow Evaluate the cash flow from operating investing and financing activities Compare with Industry Benchmarks Compare the company s performance with industry standards and competitors 7 What is the Capital Asset Pricing Model CAPM Answer CAPM is a financial model used to determine the expected return on an investment considering its risk relative to the market The formula is Expected Return Risk Free Rate Market Return Risk Free Rate Where measures the investment s sensitivity to market movements 8 What do you understand by diversification Answer Diversification is an investment strategy that involves spreading investments across various asset classes sectors or geographic regions to reduce risk The idea is that different assets perform differently under various market conditions so diversification can help minimize the impact of poor performance in any single investment 9 Explain the concept of leverage Answer Leverage refers to the use of borrowed funds to amplify the potential return on an investment It involves using debt to increase the size of an investment or asset While leverage can enhance returns it also increases risk as it magnifies both potential gains and losses 10 How do interest rates affect financial markets Answer Interest rates influence financial markets by affecting borrowing costs consumer spending and investment decisions Higher interest rates generally lead to higher borrowing costs which can slow economic growth and reduce corporate profits Conversely lower interest rates make borrowing cheaper encouraging investment and spending potentially boosting economic activity These answers provide a foundational understanding that should help freshers feel more prepared for a finance interview

Finance: The Basics Erik Banks,2015-07-30 Now in its third edition *Finance The Basics* is a clear and practical introduction to the world of finance It thoroughly explains essential financial statements tools and concepts fundamental financial instruments and transactions and global financial participants markets and systems This fully revised third edition captures the most important aspects of a changing financial landscape including Updates on key areas of the financial system including default experience corporate finance trends growth in dark pools hedge funds foreign exchange and derivatives and changes to the international regulatory and central banking framework Further real world examples studies that introduce or expand upon a range of practical topics 12 updated studies are supplemented by new cases related to reinsurance central bank quantitative easing and digital currency and payments A comprehensive glossary containing key terms discussed in the book Each chapter is accompanied by an overview and summary illustrations and tables real life case studies and recommended readings *Finance The Basics* is essential reading for anyone interested in the fascinating world of finance

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