

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	$n = \frac{\ln\left(\frac{FV_n}{PV_0}\right)}{\ln(1+i)}$	Using EAR
	$n = \frac{1}{m} \frac{\ln\left(\frac{FV_n}{PV_0}\right)}{\ln\left(1 + \frac{i_m}{m}\right)}$	Using APR
Finding the interest rate	$i = \left(\frac{FV_n}{PV_0}\right)^{\frac{1}{n}} - 1$	Using EAR
	$i = m \times \left(\left(\frac{FV_n}{PV_0}\right)^{\frac{1}{m \times n}} - 1\right)$	Using APR
Continuously	$FV_n = PV \times e^{i \times n}$	

Basic Finance Formula Sheet

Robert Irons



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 Applied International Finance Thomas J. O'Brien, 2013-11-30 This text is designed for use in a course in an applied international corporate finance for managers and executives Instead of the encyclopedic approach the text focuses on the two main issues of interest to managers who deal with overseas operations The first main issue is how uncertain foreign exchange FX rate changes affect a firm s ongoing cash flows and equity value and what can be done about that risk The second main issue is

the estimation of the cost of capital for international operations and the evaluation of overseas investment proposals Numerous examples of real world companies are used **Fundamental Analysis For Dummies** Matthew Krantz,2023-03-28 Become familiar with the key concepts of fundamental analysis and learn how to put them into action in the real world Fundamental Analysis For Dummies is a valuable guide for investors who want to know the future Okay it s not a crystal ball but fundamental analysis will help you gain insight into a company s staying power as you evaluate revenue expenses assets liabilities competitors management interest rates and other key business details This Dummies resource makes it easy to get a handle on the underlying forces that affect the well being of the economy industry groups and companies You ll explore the tools and strategies of fundamental analysis and you ll get easy to follow examples of how they re used in relation to stock and commodity investing This latest edition is fully updated with coverage of today s investment landscape Apply fundamental analysis techniques to your investments and increase your profits Learn strategies for making smart investments in stocks currency bonds and commodities Harness the same tools used by Warren Buffett and other successful investors Protect your investments during an economic downturn Investors looking to become proficient in using fundamental analysis will love this plain English breakdown of all the must know information **BUSINESS Essential** Bloomsbury Publishing,2015-03-20 The abridged updated edition of international bestseller BUSINESS The Ultimate Resource This essential guide to the world of work and careers is crammed with top quality content from the world s leading business writers and practitioners Now in a handy paperback format it is ideal for time pressed managers small business owners and students alike A free eBook will be available for purchasers of the print edition This book includes Actionlists more than 200 practical solutions to everyday business and career challenges from revitalising your CV to managing during difficult times Management library time saving digests of more than 70 of the best and most influential business books of all time from The Art of War to The Tipping Point We ve read them so you don t have to Best Practice articles a selection of essays from top business thinkers Business Dictionary jargon free definitions of thousands of business terms and concepts Gurus explanations of the lives careers and key theories of the world s leading business thinkers **CIMA Official Learning System Financial Strategy** John Ogilvie,2009-07-18 This new edition of Financial Strategy includes practice questions throughout a complete revision section topic summaries and a CBA style mock exam **Fundamental Analyst Diploma - City of London College of Economics - 6 months - 100% online / self-paced** City of London College of Economics, Overview Want to make a six figure salary as well You re on the best way with this course Content What fundamental analysis is and why you should use it How to perform fundamental analysis Making money from fundamental analysis Getting advanced with fundamental analysis Examples of fundamental analysis Things to look at when analyzing a company Things fundamental analysis can t do The what and why of value investing Fundamentals for fundamentalists So you wanna buy a business Becoming a value investor Duration 6 months Assessment The assessment will take place on the

basis of one assignment at the end of the course Tell us when you feel ready to take the exam and we ll send you the assignment questions Study material The study material will be provided in separate files by email download link **The Certified Manager of Quality/Organizational Excellence Handbook, Fourth Edition** Russell T. Westcott,2013-10-07 This handbook is a comprehensive reference source designed to help professionals address organizational issues from the application of the basic principles of management to the development of strategies needed to deal with the technological and societal concerns of the new millennium The content of this fourth edition has been revised to reflect a more current global perspective and to match the updated Body of Knowledge BoK of ASQ s Certified Manager of Quality Organizational Excellence CMQ OE In order to provide a broad perspective of quality management this book has specifically been written to address Historical perspectives relating to the evolution of particular aspects of quality management including recognized experts and their contributions Key principles concepts and terminology relevant in providing quality leadership and communicating quality needs and results Benefits associated with the application of key concepts and quality management principles Best practices describing recognized approaches for good quality management Barriers to success including common problems that the quality manager might experience when designing and implementing quality management and insights as to why some quality initiatives fail Guidance for preparation to take the CMQ OE examination Organized to follow the BoK exactly throughout each section of this handbook the categorical BoK requirements associated with good quality management practices for that section are shown in a box preceding the pertinent text These BoK requirements represent the range of content and the cognitive level to which multiple choice questions can be presented Although this handbook thoroughly prepares individuals for the ASQ CMQ OE exam the real value resides in post exam usage as a day to day reference source for assessing quality applications and methodologies in daily processes The content is written from the perspective of practitioners and its relevance extends beyond traditional product quality applications *The Fundamental Principles of Finance* Robert Irons,2019-07-25 Finance is the study of value and how it is determined Individuals small businesses and corporations regularly make use of value determinations for making strategic decisions that affect the future outcomes of their endeavors The importance of accurate valuations cannot be overestimated valuing assets too highly will lead to investing in assets whose costs are greater than their returns while undervaluing assets will lead to missed opportunities for growth In some situations such as a merger or an acquisition the outcome of the decision can make or break the investor The need for solid financial skills has never been more pressing than in today s global economy The Fundamental Principles of Finance offers a new and innovative approach to financial theory The book introduces three fundamental principles of finance that flow throughout the theoretical material covered in most corporate finance textbooks These fundamental principles are developed in their own chapter of the book then referred to in each chapter introducing financial theory In this way the theory is able to be mastered at a fundamental level The interactions among the principles

are introduced through the three precepts which help show the impact of the three principles on financial decision making
This fresh and original approach to finance will be key reading for undergraduate students of introduction to finance
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