

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.

$$\text{Current Ratio} = \frac{\text{current assets}}{\text{current liabilities}}$$

$$\text{Quick Ratio} = \frac{\text{current assets} - \text{inventory}}{\text{current liabilities}}$$

$$\text{Net Working Capital to Total Assets Ratio} = \frac{\text{current assets} - \text{inventory}}{\text{total assets}}$$

ACTIVITY

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

$$\text{Inventory Turnover} = \frac{\text{cost of goods sold}}{\text{average inventory}}$$

$$\text{Collection Period} = \frac{\text{accounts receivable}}{\text{credit sales per day}}$$

$$\text{Fixed Asset Turnover} = \frac{\text{sales}}{\text{net fixed assets}}$$

$$\text{Total Assets Turnover} = \frac{\text{sales}}{\text{total assets}}$$

LEVERAGE

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

$$\text{Debt Ratio} = \frac{\text{total liabilities}}{\text{total assets}}$$

$$\text{Debt to Equity Ratio} = \frac{\text{long-term debt}}{\text{stockholders' equity or equity}}$$

$$\text{Times Interest Earned Ratio} = \frac{\text{EBIT}}{\text{interest}}$$

$$\text{Cash Coverage Ratio} = \frac{\text{EBIT} + \text{depreciation}}{\text{interest}}$$

$$\text{Fixed Charge Coverage Ratio} = \frac{\text{EBIT} + \text{lease payments}}{\text{interest} + \text{lease payments}}$$

$$\text{Equity Multiplier Ratio} = \frac{\text{total assets}}{\text{total equity}}$$

PROFITABILITY

Definition: Measure of the returns on assets and equity.

$$\text{Gross Profit Margin} = \frac{\text{gross profit}}{\text{sales}}$$

$$\text{Net Profit Margin} = \frac{\text{net income}}{\text{sales}}$$

$$\text{Return on Assets (ROA)} = \frac{\text{net income}}{\text{total assets}}$$

$$\text{Return on Equity (ROE)} = \frac{\text{net income}}{\text{equity}}$$

$$\text{Price / Earnings (P/E) Ratio} = \frac{\text{price per share of common stock}}{\text{earnings per share}}$$

$$\text{Earnings per share (EPS)} = \frac{\text{earnings available to common stockholders}}{\text{number of shares of common stock outstanding}}$$

$$\text{Market-to-Book Ratio} = \frac{\text{common stock price per share}}{\text{book value of common stock per share}}$$

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: $PV = \frac{FV}{(1+r)^n}$

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

$$\text{Discounted Continuously: } PV = FV_n \times e^{-rt}$$

(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:

$$PVD = \sum_{t=0}^{n-1} \frac{PMT}{(1+r)^t} = \frac{PMT}{r} \left[1 - \frac{1}{(1+r)^n} \right] \times (1+r)$$

- **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:

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

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

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:

$$FVD = \sum_{t=0}^{n-1} PMT(1+r)^{n-t} = \frac{PMT}{r} \left[(1+r)^n - 1 \right] \times (1+r)$$

- **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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