

Future Value and Present Value

Time Value of Money



Assume the term structure of interest rate (discount rate/opportunity cost of capital/required rate of return) is flat.

$$R(1) = R(2) = \dots R(n)$$

1. Simple Interest

$$FV = PV(1 + Nr) \Leftrightarrow PV = \frac{FV}{(1 + Nr)}$$

2. Compound Interest

(E.g. Annual compounding interval)

$$FV = PV(1 + r)^N \Leftrightarrow PV = \frac{FV}{(1 + r)^N}$$

3. Normal

Future Value (at the end of N years)
Of SPV invested at r% p.a. compounded
M times a year

$$FV_{mN} = SPV \left[1 + \left(\frac{r}{m} \right) \right]^{mN}$$

4. Continuous

All other things equal;
M & FV: Positively correlated
M and FV: Negatively correlated
When m approaches infinity

$$FV = PVe^{rN}$$

Present Value and Net Present Value

Discounted Cash Flow

$$PV \text{ of } C_n = DFn(C_n) = \frac{C_n}{(1+rn)^n}$$

$$DFn = \frac{1}{(1+rn)^n}$$

$$PV = \sum_{n=1}^N \frac{C_n}{(1+r_n)^n}$$

$$NPV = PV(\text{Benefits}) - PV(\text{Costs})$$

$$NPV = C_0 + \sum_{n=1}^N \frac{C_n}{(1+r)^n}$$

NPV Rule (Basic)

NPV > 0 → Accept

NPV < 0 → Reject

Usually $C(0) < 0$. C_n can be positive/negative/0

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M Mark



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