

123 =FV(12%,3,1000,-100000)

| Year | Cash flow stream | | |
|------|------------------|-----------|----------|
| | A | B | C |
| 1 | \$ 900 | \$ 10,000 | \$ 1,500 |
| 2 | 1,000 | 25,000 | 1,200 |
| 3 | 1,200 | 20,000 | 1,000 |
| 4 | | 10,000 | 1,900 |
| 5 | | 5,000 | |

Solution

a. At the end of each year (i.e., the first deposit occurs 1 year from now)

| Stream | Interest rate | Present Value | Future Value |
|--------|---------------|---------------|--------------|
| A | 12% | \$1,454.96 | \$3,448.96 |
| B | 12% | \$78,143.48 | \$123,436.78 |
| C | 12% | \$3,847.31 | \$4,211.18 |

b. At the beginning of each year (i.e., the first deposit occurs immediately)

| Stream | Interest rate | Present Value | Future Value |
|--------|---------------|---------------|--------------|
| A | 12% | \$1,749.49 | \$3,862.84 |
| B | 12% | \$78,568.79 | \$138,458.79 |
| C | 12% | \$4,471.00 | |

Formula Builder

Show All Functions

FV

Rate = 12%

Nper = 3

Pmt = number

Pv = -100000

Type = number

Result: 3448.96 Done

FV

Returns the future value of an investment based on periodic, constant payments and a constant interest rate.

Syntax

FV(rate,nper,pmt,pv,type)

- Rate is the interest rate per period. For example, use 0% for quarterly payments at

[More help on this function](#)

Chapter 5 Excel Test

Guy Hart-Davis

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.

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