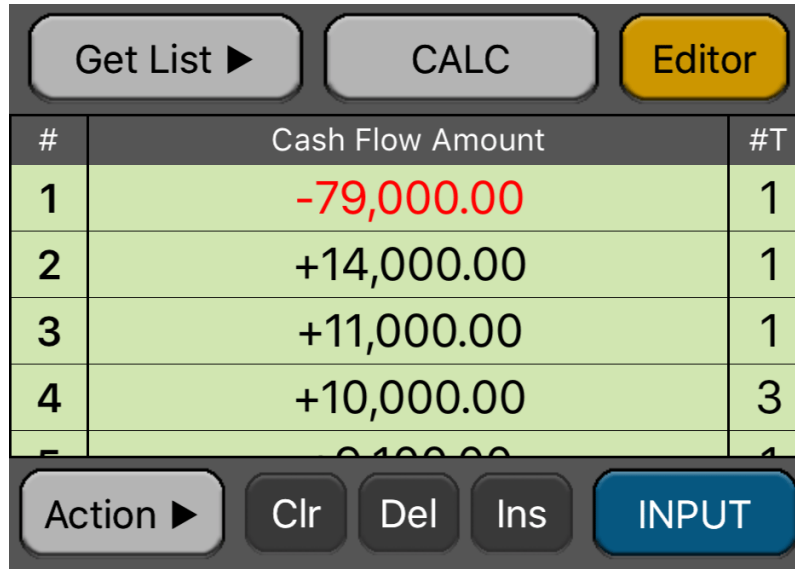


Cash Flows Menu

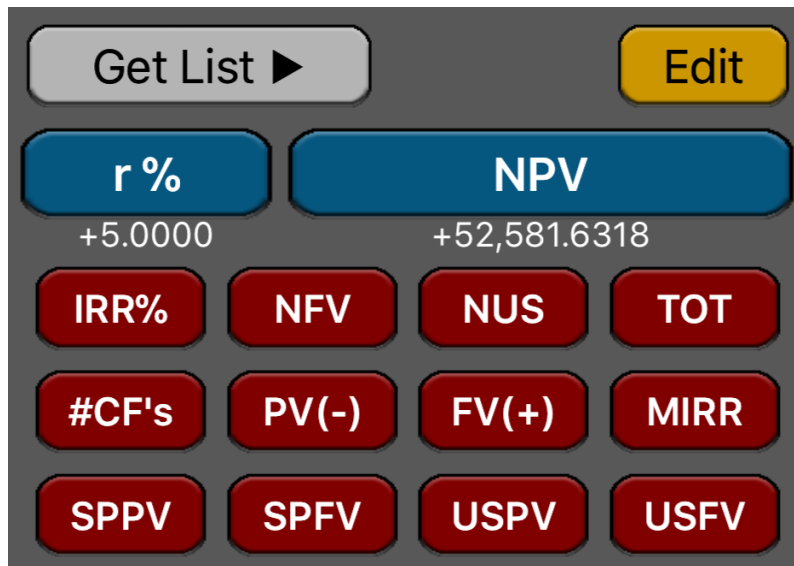
This menu allows to input Cash Flows data to perform common financial calculations over it . To show it, touch the “**OPT**” and in the section “**4) Finance:**”, touch the “**Cash Flows**” button.



<p>[Get List ►]</p>	<p>If enabled, shows all previously saved data list available. Select the one to use in the calculations.</p>
<p>[CALC]</p>	<p>Shows the CALC Menu for the current list (see below).</p>
<p>[Editor]</p>	<p>Shows the “CFLO Editor” view to create a new “data list” or to edit the current one (see below).</p>
<p>[Action ►] New List CLEAR Data NAME List DELETE List</p>	<p>Shows the Cash Flow data actions: Creates a New empty list. Clears all the date in the current list Allows you to enter a name for the current list. Delete the current list.</p>

[Clr]	Clears the selected Cash Flow in the list.
[Ins]	Insert a new cash flow entry above the current selected one in the list.
[Del]	Deletes the current selected cash flow entry.
[INPUT]	Enters the stack-X value in to the list.

Once a Cash Flow list is ready for calculation, Touch the “**CALC**” button to show the “**Calculation Menu**”



[r%]	Stores the Interest Rate to calculate NPV or, calculates the r% for the current NPV value.
[NPV]	Stores the Net Present Value to calculate r% or, calculates the NPV for the current r% value.
[IRR%]	Calculates the Internal Rate of Return.
[NFV]	Calculates the Net Future Value of the cash flows in the current list using the r% interest rate.

[NUS]	Calculates the Net Uniform Series of payments that produces the same NPV at the r% interest rate.
[TOT]	Calculates the total sum of the current Cash Flows list.
[#CF's]	Calculates the Number of cash flows. This is the sum of repetitions including the initial cash flow.
[PV(-)]	Calculates the Present Value of Negative cash flows only. Used in the MIRR calculation(see the example).
[FV(+)]	Calculates the Future Value of Positive cash flows only. Used in the MIRR calculation (see the example).
[MIRR]	Calculates the Modified Internal Rate of Return using a previously calculated PV(-) and FV(+) .
[SPPV]	Calculates the Single Payment Present Value: SPPV = (1 + r% / 100)⁻ⁿ
[SPFV]	Calculates the Single Payment Future Value: SPFV = (1 + r% / 100)ⁿ
[USPV]	Calculates the Uniform Series Present Value: USPV = [1 - SPPV] / (r% / 100)
[USFV]	Calculates the Uniform Series Future Value: USFV = [SPFV - 1] / (r% / 100)

Example: Create the following cash flow list and save it with the name “Help-Example”:

Year	Cash Flow	Year	Cash Flow
0	-\$79,000	6	\$9,100
1	\$14,000	7	\$9,000
2	\$11,000	8	\$9,000
3	\$10,000	9	\$4,500
4	\$10,000	10	\$100,000
5	\$10,000		

Solution: Touch “**OPT**” key and the “**Cash Flows**” menu button.

Keys	Comment
[Action▶] [CLEAR List]	Initialize the list for data entry.
79000 [CHS] [INPUT] [INPUT]	Enters the initial cash flow (CF ₀) and maintain #T = 1.
14000 [INPUT] [INPUT]	Enters the CF#1 and maintain #T = 1.
11000 [INPUT] [INPUT]	Enters the CF#2 and maintain #T = 1.
10000 [INPUT] 3 [INPUT]	Enters the CF#3 and #T = 3.
9100 [INPUT] [INPUT]	Enters the CF#4 and maintain #T = 1.
9000 [INPUT] 2 [INPUT]	Enters the CF#5 and #T = 2.
4500 [INPUT] [INPUT]	Enters the CF#6 and maintain #T = 1.
100000 [INPUT]	Enters the CF _j #7 and maintain #T = 1.
[Action ▶] [NAME List]	Save the list to a file. Name the file “Help-Example” and touch “Save”.

Now, for the created Cash Flow data, calculate:

- 1.- Net Present value at 5% of interest.
- 2.- The rate necessary to obtain a Net Present value of 1000.
- 3.- The Internal rate of return (IRR%).
- 4.- Calculate the Net Uniform Series (NUS) at 9% of interest.
- 5.- Calculate the Net Future Value at 5% of interest.
- 6.- Calculate the Cash Flows average.
- 7.- Calculate the Modified Rate of Return (MIRR) using a safe rate of 8% per period and a reinvestment (risk) rate of 13%.
- 8.- Calculate SPPV, SPFV, USPV and USFV at 9.0%

Solution:

Keys	Comment
[CALC]	Show the CFLO calculation Menu.
"5" [r%] [NPV]	1) Net Present Value at 5% = 52,581.63
"1000" [NPV] [r%]	2) i% for NPV = 1000 => i% = 13.48%
[IRR]	3) The Internal Rate of Return = 13.72%
"9" [r%] [NUS]	4) Net Uniform Series at 9% = 3,675.34
"5" [r%] [NFV]	5) Net Future Value at 5% = 85,649.94
[TOT] [#CF's] [÷]	6) Cash Flows Mean = 9,781.82
8 [PV(-)] 13 [FV(+)] [MIRR]	7) Modified Rate of return = 13.43%
"9" [r%] [SPPV] [SPFV] [USPV] [USFV]	8) Enter the interest rate SPPV = 0.4224 SPFV = 2.3674 USPV = 6.4177 USFV = 15.1929

Data List Editor View

This view adds a convenient way to create, visualize and edit a list of values with repetitions. To show it, touch the “**OPT**” key and in the section “**6) Utilities:**” touch the “**CFLO Editor**” button.

The screenshot shows the 'Cash Flow Editor' interface. At the top, it says 'Cash Flow Editor' and 'Nj?:OFF'. Below this is a table with three columns: 'j', 'CFj value', and 'Nj'. The table contains 9 rows of data. Below the table is a keypad with buttons for 'Add', 'Delete', 'Insert', 'Clear', and a numeric keypad (0-9, ., /-). At the bottom, there are buttons for 'Action' and 'Done'. Callouts point to various elements: 'Entry Index' points to the 'j' column; 'Entry Value' points to the 'CFj value' column; 'Entry consecutive repetitions (Nj)' points to the 'Nj' column; '#TIMES entry toggle' points to the 'Nj?:OFF' button; 'Adds a new entry row' points to the 'Add' button; 'Remove the current row' points to the 'Delete' button; 'Inserts a new entry row' points to the 'Insert' button; 'Clears to "0" the current entry' points to the 'Clear' button; 'Number keypad and editing' points to the numeric keypad; 'Select to Load, Save, or Clear the list' points to the 'Action' button; and 'Close the view' points to the 'Done' button.

j	CFj value	Nj
0	-79,000.0000	1
1	+14,000.0000	1
2	+11,000.0000	1
3	+10,000.0000	3
4	+9,100.0000	1
5	+9,000.0000	2
6	+4,500.0000	1
7	+100,000.0000	1
8	?	1

Mean: +9,781.8182 Total: +107,600.0000

Buttons: Add, Delete, Insert, Clear, 7, 8, 9, ←, 4, 5, 6, +/-, 1, 2, 3, E, 0, ., INPUT, Action, Done

Callouts:

- Entry Index
- Entry Value
- Entry consecutive repetitions (Nj).
- #TIMES entry toggle
- Adds a new entry row
- Remove the current row
- Inserts a new entry row
- Clears to "0" the current entry
- Number keypad and editing
- Select to Load, Save, or Clear the list
- Close the view

The editor has three areas: the data listing, the keypad to enter numbers and the actions buttons.

Data Listing:

- Shows the current content of the list.
- Touch a “Value” or “#T” item in the list to select it for editing. The row
- Use the Keypad to to enter numbers in the selected cell.

Keypad:

- The keyboard contains the common 15 keys for number entry including the change sign, exponent and backspace.
- A number in edition is actually entered in the list when the **[INPUT]** key is pressed

Action Buttons:

[Add]	Creates a new data row at the end of the list.
[Insert]	Inserts a new empty CFj, Nj data above the current line.
[Delete]	Deletes the current CFj, Nj data and shift up the list.
[Clear]	Clears the current CFj, Nj data to “0.0” & “1” respectively.
[Done]	Ask for saving in a file or ask if you want to use and copy the current Cash Flows values to the calculator’s registers. Finally, closes the editor.
[Action ►]	Shows a list of actions that affects the whole list: “ Load List ”: Load a previous saved list into the editor. “ Save List ”: Save the list in a file for further use. “ Clear List ”: Clears the list.