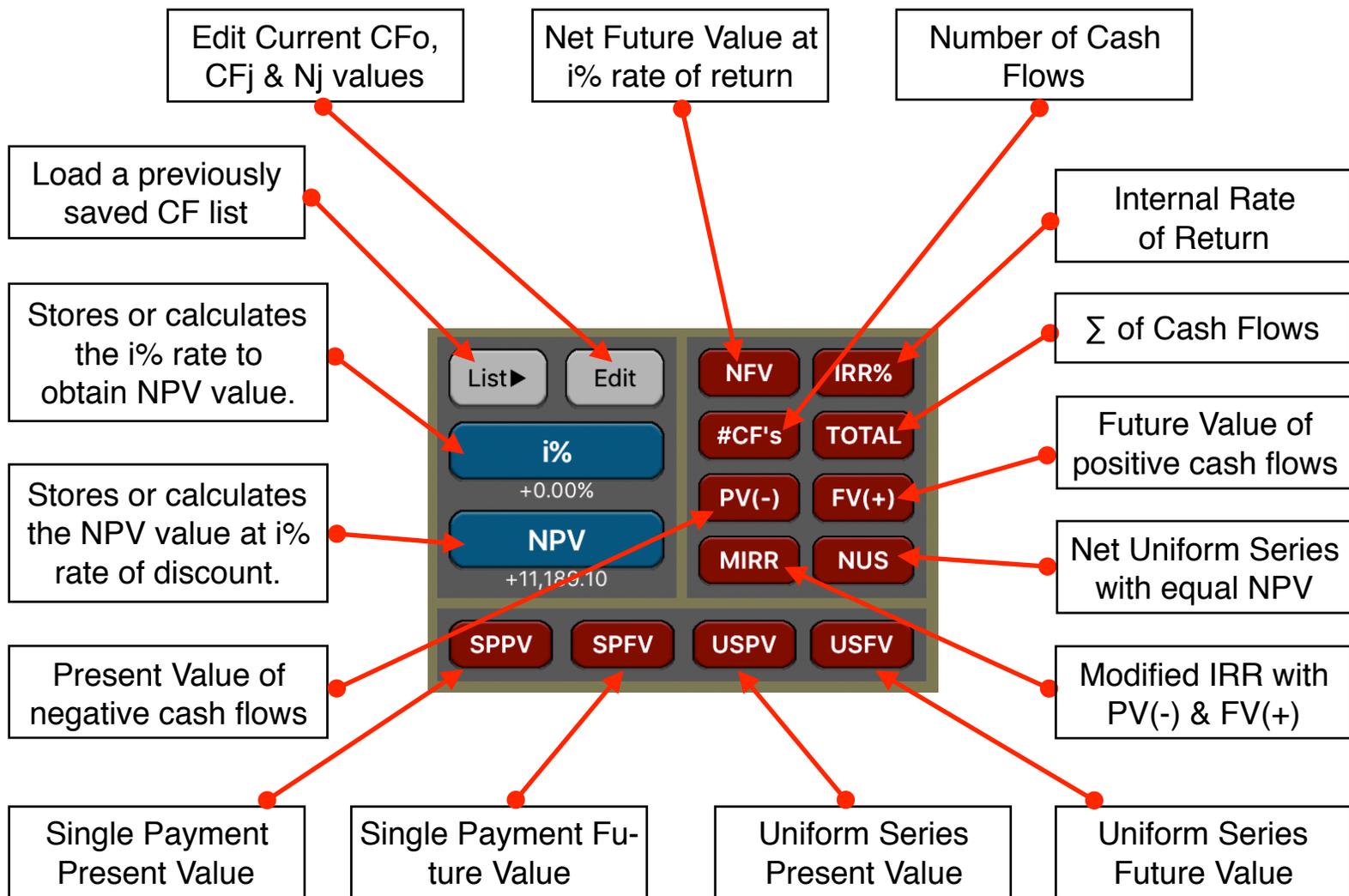


Cash Flow Calculator “Pro” Tool

This tool expands the Cash Flows calculations of the original HP-12C calculator. To show it, press the **OPT** key, touch the “Finance” menu button, and select the “Cash Flows Calculation” tool.



The variables [**i%**] and [**NPV**] used in the tool correspond to the calculator's financial registers “i%” and “PV”.

All the calculations are performed over the current values of “n”, “CF₀”, “CF_j” and “N_j”.

See the “Cash Flow Editor” tool help document for a detailed explanation and an example of how to create a CF-List for use with this tool.

Example: An Investment with Grouped Cash Flows.

In the “Cash Flows Editor” help document is an example where a list is created under the name of “Help-Example”. For that list, calculate:

- 1) Net Present value at 5% of interest.
- 2) The interest 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% per period.
- 8) Calculate SPPV, SPFV, USPV and USFV at 9.0%

Solution:

Keystrokes	Description
[List ►] [Help-Example]	Select the “Help-Example” let previously created in the document “Cash Flows Editor”.
“5” [i%] [NPV]	1) Net Present Value at 5% = 52,581.63
“1000” [NPV] [i%]	2) i% for NPV = 1000 => i% = 13.48%
[IRR]	3) The Internal Rate of Return = 13.72%
“9” [i%] [NUS]	4) Net Uniform Series at 9% = 3,675.34
“5” [i%] [NFV]	5) Net Future Value at 5% = 85,649.94
[TOTAL] [#CF's] [÷]	6) Cash Flows Mean = 10,760.00
“8” [PV(-)] “13” [FV(+)] [MIRR]	7) Modified Rate of return = 13.43%
“9” [i%]	8) Enter the interest rate
[SPPV]	SPPV = 0.4224
[SPFV]	SPFV = 2.3674
[USPV]	USPV = 6.4177
[USFV]	USFV = 15.1929