

NPV Comparison

Overview

The **NPV Comparison** screen shows a side-by-side comparison of the original payment plan and the edited plan, with a calculated **Verdict** showing whether the edited plan is financially equivalent, better, or worse than the original.

What You See

The screen is divided into three panels:

Panel	Description
Original Plan NPV	The NPV figures for the unedited template plan.
Edited Plan NPV	The NPV figures for the plan after the salesman's adjustments.
Verdict	The final assessment — whether the change is acceptable or results in a loss.

The screenshot displays the NPV Comparison interface. It features three summary panels at the top and a detailed data table below.

Summary Panels:

- Original Plan NPV:** NPV (Present Value) 1,000,000.00, Discount Rate 12.00%, Loan % 0.00%
- Edited Plan NPV:** NPV (Present Value) 1,010,000.00, Discount Rate 12.00%, Loan % 0.00%
- Verdict:** Shows a verdict of "Better" with a value of 10,000.00.

Data Table:

#	Type	Amount	Day	IV	Amount	Day	IV	PI Change	Score?
1	loan_payment	100,000.00	0	100,000.00	100,000.00	0	100,000.00	-0.00	■■■■
2	quarterly	100,000.00	90	81,598.49	100,000.00	90	85,288.49	+3,690.00	■■■■
3	quarterly	100,000.00	180	64,198.72	100,000.00	180	64,198.72	+0.00	■■■■
4	quarterly	100,000.00	270	47,398.70	100,000.00	270	47,398.70	+0.00	■■■■
5	quarterly	100,000.00	360	31,202.23	100,000.00	360	31,202.23	+0.00	■■■■
6	quarterly	100,000.00	450	15,386.41	100,000.00	450	15,386.41	+0.00	■■■■
7	quarterly	100,000.00	540	7,815.68	100,000.00	540	7,815.68	+0.00	■■■■
8	quarterly	100,000.00	630	3,927.43	100,000.00	630	3,927.43	+0.00	■■■■
9	quarterly	100,000.00	720	1,968.70	100,000.00	720	1,968.70	+0.00	■■■■
10	quarterly	100,000.00	810	998.22	100,000.00	810	998.22	+0.00	■■■■
11	quarterly	100,000.00	900	502.70	100,000.00	900	502.70	+0.00	■■■■
12	quarterly	100,000.00	990	251.26	100,000.00	990	251.26	+0.00	■■■■
13	quarterly	100,000.00	1080	125.61	100,000.00	1080	125.61	+0.00	■■■■
14	quarterly	100,000.00	1170	62.81	100,000.00	1170	62.81	+0.00	■■■■
15	quarterly	100,000.00	1260	31.40	100,000.00	1260	31.40	+0.00	■■■■
16	quarterly	100,000.00	1350	15.70	100,000.00	1350	15.70	+0.00	■■■■
TOTAL		1,000,000.00	—	1,000,000.00	1,000,000.00	—	1,010,000.00	+10,000.00	(Better)

NPV Figures (shown for both Original and Edited)

Field	Description
Nominal Total	The sum of all payments (should equal the unit price).
NPV (Present Value)	The true value of all payments in today's money, calculated using the project's discount rate.
Discount Loss	The difference between the Nominal Total and the NPV — represents the value lost due to the time value of money.
Loss %	The discount loss as a percentage of the Nominal Total.

Detailed Row-by-Row Comparison

Below the summary panels, a detailed table shows every installment with:

Column	Description
#	Installment number.
Type	Payment type (e.g., down_payment, quarterly, biannual, deliver).
Amount (Original)	The original installment amount.
Days (Original)	Days from the start date to this installment's due date.
PV (Original)	Present value of this installment in the original plan.
Amount (Edited)	The edited installment amount.
Days (Edited)	Days from the start date in the edited plan.
PV (Edited)	Present value of this installment in the edited plan.
PV Change	The difference in present value between original and edited.
Owner?	Indicates ownership or assignment of the installment.

The Verdict

The Verdict panel shows the net result of all changes:

- **No Change** — the edited plan has the same NPV as the original.
- **NPV difference** — shown as a positive (gain) or negative (loss) amount in EGP.



☐ A positive PV Change means the edited plan collects more value earlier — better for the company. A negative PV Change means payments were pushed later, reducing their present value — a loss.

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