TI
Business
Analyst

Preprogrammed financial and statistical capability.

TI Business Analyst lets you handle a wide range of business calculations quickly and efficiently.

Insurance. Real estate. Securities. Buying, selling or trading. Whatever your business, the TI Business Analyst provides the calculating power to quickly and accurately apply your business analysis techniques to time and money problems.

Quickly steps through tedious and repetitive calculations...giving you more time to really analyze business situations.

Cost, selling price and gross profit margin. Discounted cash flows. Investment yields. Compound interest. Annuities. Trend line analysis and linear regression. Loan calculations and amortization. Rate of return. Percentages. Ratios. Proportions. And lots more. A 64-page owner's manual loaded with illustrations and sample problems gets you launched fast.

Now you'll be able to forecast, estimate and analyze with far more speed and accuracy than ever before. No longer do you need to depend on cumbersome volumes of tables and charts to do lengthy, time consuming calculations. The TI Business Analyst can deliver results much faster—with greater efficiency and accuracy.

Preprogrammed financial functions.

The TI Business Analyst is designed especially for people doing business. Right down to the keyboard. For example, three keys deal with cost/sell margins. Five keys handle compound interest, ordinary annuity calculations and other present/future value problems. You may enter the variables for any calculation in any order. The math is done for you in seconds—it's preprogrammed.

Once you have processed a financial calculation the TI Business Analyst "memorizes" your data entries and results. Now you may do the same calculation again and again using different variables—percentage rate, number of periods, payment, present or future value. And, each time solve for a different unknown if you wish. You can see the impact that changing variables will have on your business almost immediately.
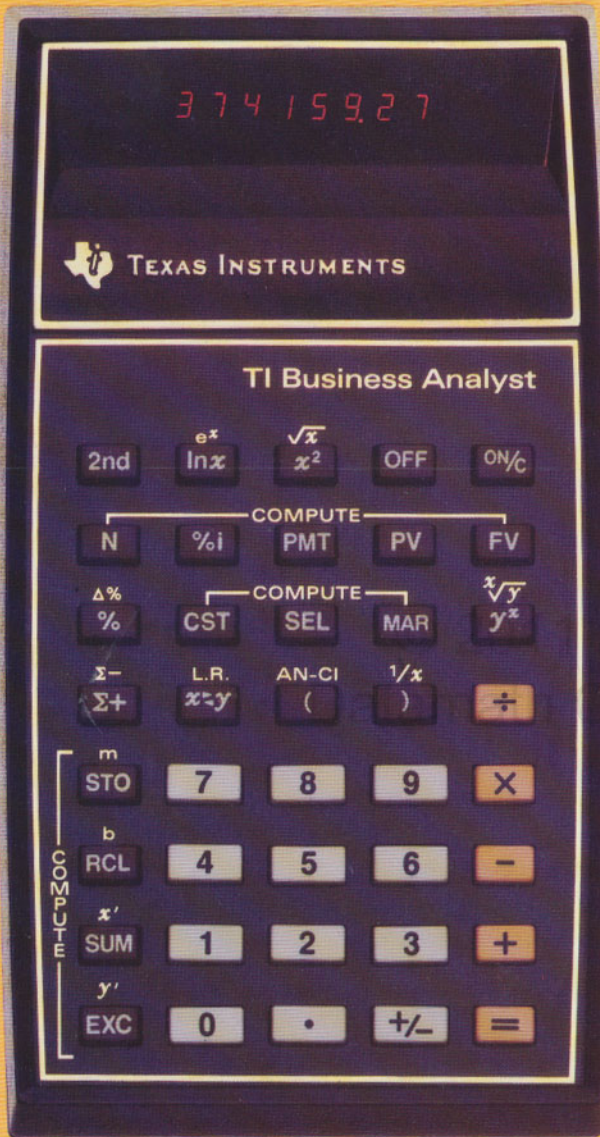
Wide range of math operations.

Advanced math capabilities, including linear regression, give the TI Business Analyst tremendous computing power. The order of mathematical operations may be dictated using fifteen sets of parentheses with four pending operations to let you handle the most complex financial equations with ease. There's also a versatile memory complete with summation to memory and a memory-display exchange capability.

Complete with vinyl carrying case, fast charge battery pack and AC adapter/charger, the TI Business Analyst can help multiply the productivity of anyone doing business.

Actual Size

Here's just a sample of applications where you can use the TI Business Analyst's problem solving capabilities...

Business Management
Discounted Cash Flows
Profit Margin
Sinking Funds
Depreciation
Loans
Amortization

Insurance
Annuities
Plan Differences

Investment
Bond Analysis
Cash Flow Analysis
Annuities

Sales/Distribution
Resale Markup
Cost/Sell/Margin
Installment Loans
Percentage

Real Estate
Mortgages
Rent Schedules
Profit Margins
Property Appreciation

Banking
Loans
Interest
Annuities

Accounting
Profit Margin
Interest

Personal Uses
Insurance
Savings Accounts
Mortgages
Rent Schedules
Interest
Installment Loans
Bond Analysis

The TI Business Analyst can be a real time and work saver for problems like these…

Compounded Growth Rate.

If the net sales billed for XYZ Corporation were $185 million in 1974 and $218 million in 1976, what is the annual compounded growth rate for these two years?

Select Compound Interest Mode: Press **2nd** **AN-CI** to get a quote mark ('') display in the upper left corner of the display area.
This indicates compound interest mode.

Enter	Press	Display	Comment
2	N	" 2.	Number of periods
185	PV	" 185.	Initial investment value
218	FV	" 218.	Final investment value
	2nd %i	" 8.5531379	Answer: 8.6% Annual compounded growth rate

Mortgage Loan.

You are planning to purchase a piece of rental property. You can get an 80% loan and the current rate is 8.4% annual interest. Your budget for this property will allow $375 per month mortgage payments. On a 20-year mortgage loan, what would be your maximum purchase price and how much down payment would be required?

Select Annuity Mode: Press **2nd** **AN-CI** . (The mode changes each time **2nd** **AN-CI** is pressed. In Annuity Mode the calculator does not display any special indicator).

Enter	Press	Display	Comment
375	PMT	375.	Monthly payment
8.4	÷	8.4	
12	= %i	0.7	Monthly interest rate
20	X	20.	
12	= N	240.	Number of monthly payments
	2nd PV	43528.503	Maximum loan amount
	÷		
80	% =	54410.629	Maximum purchase price
	X		
20	% =	10882.126	Required down payment (20% down)

Gross Profit Margin.

You need to determine the selling price for a number of new books in your bookstore. You require a 28% profit margin. What should the selling prices be for the books that cost you $4.50, $9.90 and $15.30?

Enter	Press	Display	Comment
28	MAR	28.	Profit margin
4.5	CST	4.5	
	2nd SEL	6.25	Selling price #1
9.9	CST 2nd SEL	13.75	Selling price #2
15.3	CST 2nd SEL	21.25	Selling price #3

The selling prices are $6.25, $13.75 and $21.25 respectively.

Specifications

Readout: Bright easy-to-read 9 character LED display, 8 digit with sign or 5 digit mantissa plus sign and 2 digit exponent plus sign.

Overflow/Underflow: The display will show "Error" to indicate overflow or underflow. Also, invalid operations will cause the display to show "Error".

Negative Sign: Floating minus sign appears immediately to the left of the number in the display to indicate true value, negative or positive.

Electronics: Texas Instruments manufactured MOS/LSI integrated circuits and other solid state components.

Power: Rechargeable electronic battery pack that can be recharged hundreds of times. AC adapter/charger input 115VAC, 60Hz.

Owner's Manual: 64-page manual with illustrations and sample problems is included with the TI Business Analyst.

Size: 5.8 x 3.2 x 1.4 inches.

Weight: Less than 6 ounces.

Limited Warranty

The TI Business Analyst is covered by a one-year limited warranty against defects in materials and workmanship.

Due to the difficulty in photographing calculator readouts, displays represented here are simulated.

Texas Instruments reserves the right to make changes in materials and specifications without notice.

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