



Discounted Dividend Model (DDM), ou Modelo de Dividendos Descontados é uma aplicação financeira desenhada para ajudar o investidor a estimar a atractividade da oportunidade de um investimento, analisando os futuros dividendos que se prevê que venha a pagar ao investidor e que se prevê que cresçam a uma taxa constante, descontando-os a uma taxa apropriada para chegar ao valor presente (conceito de custo de oportunidade e valor do risco do dinheiro).

A aplicação DDM leva em conta a Oportunidade e Risco de um investimento, assim com a inflação ao longo do tempo ao usar o conceito de Valor Presente.

Este modelo não funciona para empresas que não paguem dividendos (porque não podem ou porque os retêm) ou para diferentes taxas de crescimento dos dividendos ao longo do tempo. Nestes casos pode-se repor o dividendo por acção pelos resultados por acção, ainda assim é um modelo que nesses casos esta sujeito a muitas ineficiências.

O Discounted Dividend Model app foi desenvolvido por Octávio Viana para Associação de Investidores e Analistas Técnicos do Mercado de Capitais (ATM) e patrocinada pela corretora Dif Broker ([www.dif.pt](http://www.dif.pt)) e pelo Portal Financeiro Thinkfn ([www.tinkfn.com](http://www.tinkfn.com)).

## DOWNLOAD

Poder fazer o *download* gratuitamente no Android Market através do seguinte URL: [\*\*\*Discounted Dividend Model\*\*\*](#)

## Requerimentos mínimos do sistema:



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Sistema operativo: Android™ 1.5 (ou superior)

Resolução 320x480



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