Entry cost compared: bar, gold pound or jewelry

For which option must the price rise the least before I get my money back?

1 Use it in 4 steps

1. One line per option: the name, the weight, the selling price per gram and the fee per gram you would pay.
2. Type today's buying price per gram (what you would be paid), and the deduction % if the goldsmith deducts a percentage when buying back jewelry.
3. The sheet works out the loss if you sold at once, and how far the price must rise for you to break even.
4. Compare the options: the lowest "rise needed" is the cheapest way in. Delete the "Example" rows before you start.

2 The calculation

1. Cost = weight × (selling price + fee per gram × (1 + VAT)).
2. You get back = weight × buying price × (1 – deduction).
3. Rise needed per gram = (cost – what you get back) ÷ (weight × (1 – deduction)).

3 Worked example Example

VAT on the fee (example 14%): 14%

Option	Weight (g)	Total cost	You get back if you sell today	Gap	Rise needed in the buying price, per gram	Rise needed %
Example 1 g 24K bar	1.000	7,271.77	7,009.37	262.40	262.40	3.7%
Example 10 g 24K bar	10.000	71,349.70	70,093.70	1,256.00	125.60	1.8%
Example gold pound (8 g of 21K)	8.000	49,989.20	49,282.00	707.20	88.40	1.4%
Example 21K chain	10.000	63,512.50	60,986.48	2,526.03	255.15	4.1%

4 The table: fill it in by hand

Option	Weight (g)	Selling price per gram	Fee per gram	Today's buying price per gram	Deduction when selling %	Total cost	Rise needed in the buying price, per gram

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Scan for the sheet's page