$$FI_m = \left(\left[\left[\left[\left(SPR_m + NIR_m - GF_m \right) \times \frac{FDS}{365} \right] + \left[PPR_m \times \frac{FDP}{365} \right] \right) \times FER_m \right] - PIS_m \right) \times (1 - FREP)$$