

Financial Ratio & Formulas

Activity Ratios:

$$\text{Receivables Turnover} = \frac{\text{Annual Sales}}{\text{Average Receivables}}$$

$$\text{Days of sales outstanding} = \frac{365}{\text{Receivables Turnover}}$$

$$\text{Inventory Turnover} = \frac{\text{Cost of goods sold}}{\text{average inventory}}$$

$$\text{Days of inventory on hand} = \frac{365}{\text{inventory turnover}}$$

$$\text{Payables Turnover} = \frac{\text{Purchases}}{\text{Average trades payable}}$$

$$\text{No. of days of payables} = \frac{356}{\text{payables turnover ratio}}$$

$$\text{Total asset turnover} = \frac{\text{Revenue}}{\text{Average total assets}}$$

$$\text{Fixed asset Turnover} = \frac{\text{Revenue}}{\text{Average net fixed asset}}$$

$$\text{Working capital Turnover} = \frac{\text{Revenue}}{\text{Average working capital}}$$

Liquidity Ratio:

$$\text{Current Ratio} = \frac{\text{Current Asset}}{\text{Current Liabilities}}$$

$$\text{Quick Ratio} = \frac{\text{Cash} + \text{Marketable securities} + \text{Receivables}}{\text{Current Liabilities}}$$

$$\text{Cash Ratio} = \frac{\text{Cash} + \text{Marketable Securities}}{\text{Current Liabilities}}$$

All Financial Ratio Formulas

John E. Grable, Lance Palmer



All Financial Ratio Formulas:

Financial Ratios Richard Bull, 2007-10-26 Have you ever worried about being expected to understand what finance people are saying when they quote gearing ratios or equity yields at you? Whether you are in a large organization or just starting out on your own, you will want to avoid missing something important and know how you can achieve the financial targets that are critical to you and your business. It is important for all those engaged in business to understand how financial ratios can be used to measure the performance of a business. This has never been more urgent and important when corporate frauds and corporate governance are high on the public agenda. However, it is also important to understand how they can be used positively to maximize value and success in a business. This book covers the full scope of business. It uses a model, the Enterprise Stewardship Model, which has received international acclaim to illustrate the power and the limitations of financial ratios and explore the tangible and intangible aspects of creating value in a business. It shows how ratios can be used to describe, measure, and help to maximize value and success. And it includes worked examples to illustrate how to generate and calculate key financial ratios. The CD that is included with the book enables the reader to both understand and apply the subject for themselves through the use of interactive exercises. It also includes a short introductory video, a slide show, and some structured questions to prompt a strategic business review using ratios. Relationships are at the heart of this book. Ratios themselves are relationships between different sets of numbers or measurements. It is important to understand them and be able to work with them. But it is also important to understand and be able to work with people in a business, and this book looks at different perspectives on a business and explores how financial ratios can be interpreted differently from different standpoints. A splendid job. You have made a complex subject highly accessible. It is very readable for anyone engaged in business, whether in a small firm or a major corporation. Peter Hutton, Managing Director of Brand Energy Research and formerly Group Development Director for MORI. Great concept, nicely executed, and well written. Financial Ratios has a logical structure and flows well. I really enjoyed reading it and couldn't put it down. Dr David Hillson, FRSA, FAPM, FIRM, FCMI, Director of Risk, Doctor and Partners. Financial ratios can add value to any business. Understand how. Do you, your customers, need to understand what the finance department is telling them, and what they should do about it? Understand the strengths and shortcomings of financial ratios, which will help you grow and manage your business. Accompanying CD enables the reader to both understand and apply the subject for themselves through the use of interactive exercises. *The Handy Financial Ratios Guide* True Tamplin, 2022-09-29 The finance industry is a confusing space with lots of jargon and acronyms, and no single ratio tells you the full story of what is happening within a company. This book is intended to function as a handy guide to understand 140 of the most common financial ratios. The Handy Financial Ratios Guide is organized by 6 types of financial ratios: 1 Coverage Ratios, 2 Efficiency Ratios, 3 Liquidity Ratios, 4 Profitability Ratios, 5 Solvency Ratios, 6 Valuation Ratios. Each ratio has an explanation of what it is, a formula for it, how it is calculated, and an example of how it is used. We have also

included a QR code to the web version of each financial ratio which includes a calculator which allows you to plug in your own values Our hope is that this book can serve as a useful reference to those just getting started in the finance industry For more useful resources and tools visit <https://www.financestrategists.com>

Excel for Finance and Accounting Suraj Kumar Lohani, 2023-04-14 Everything you need to know about using Excel for finance and accounting functions KEY FEATURES Learn how to create financial models in Excel Explore ways to use Excel functions and formulas for financial calculations Implement advanced Excel techniques for finance and accounting tasks DESCRIPTION Excel is a widely used tool in finance and accounting and this book provides a comprehensive guide on how to utilize it for maximum efficiency The book covers basic to advanced Excel functions such as data manipulation financial modeling and scenario analysis It also offers practical tips on how to create professional looking reports charts and tables which are essential in presenting financial data to stakeholders With Excel's ever evolving features and functions it can be challenging for professionals to keep up with its latest updates This book keeps you updated with the latest Excel features and offers practical examples of how to apply them in finance and accounting Additionally it offers tips on how to use Excel to automate repetitive tasks freeing up more time for strategic analysis and decision making With this book you can learn to leverage Excel to its full potential and gain a competitive advantage in your roles WHAT YOU WILL LEARN Learn how to effectively manage financial data in Excel Discover different techniques for preparing financial statements Learn how to perform budget analysis in Excel Learn how to create a forecast in Excel Build dynamic dashboards and reports for financial data WHO THIS BOOK IS FOR For individuals working in finance and accounting positions whether at an entry level or in senior management this book is a must have It will enable professionals to enhance their productivity precision and effectiveness resulting in significant savings of time and resources TABLE OF CONTENTS 1 Getting Started with Advance Excel 2 Preparing Financial Statements Smartly 3 Calculating and Projecting Various Financial Ratios 4 Modeling Working Capital 5 Preparing Business Valuation Modeling 6 Financial Modeling and Cash Flow Modeling 7 Preparing Different Budgets With Analysis 8 Capital Budgeting and Leverage Buyout Modeling 9 Dashboards With Excel

Business Ratios and Formulas Steven M. Bragg, 2012-02-23 A complete appraisal of analytical tools available to managers to assess performance Required reading for anyone starting running or growing a business Business Ratios and Formulas Third Edition puts answers at the fingertips of business managers with nearly 250 operational criteria and clear easy to understand explanations that can be used right away The Third Edition includes twenty new measurements Approximately 20 new measurements Offers a comprehensive resource of nearly 250 operational criteria An Appendix including a dictionary of accounting and finance terms A thorough list of every ratio and formula and how to compile and interpret that information Also by Steven M Bragg Fast Close A Guide to Closing the Books Quickly Second Edition An ideal tool for measuring corporate performance this authoritative resource allows you to pick and choose the tools you need to best assess your organization's performance

Ratio Analysis Fundamentals

Axel Tracy, 2012-12-07 Make Better Business Investment Decisions To understand the fundamentals of ratio analysis and thus improve your business or investment profits our concise clear friendly book is a great place to start Written in a conversational manner with explained examples it's never a better time to take more control of your financial statements

RATIO ANALYSIS FUNDAMENTALS How 17 Financial Ratios Can Allow You to Analyse Any Business on the Planet There is so much we can do with financial data beyond the mere compliance required record keeping Ratio Analysis Fundamentals teaches you the fundamentals of one of these extra applications ratio analysis This application allows you to take data from the financial statements internal business records and evaluate performance risk efficiency and allows benchmarking and viewing trends over time Ratio Analysis Fundamentals will give the financial statement novice power to add value to business and investments The book covers 17 Financial Ratios that can be used for the financial analysis of a business Each Financial Ratio Section Provides The formula A worked example Guidance on where to locate the data in the financial statements Guidance on how to interpret the result of the ratio analysis calculation Use Ratio Analysis for Profitability comparison to help improve performance of businesses and investments Liquidity testing to assess how comfortably a business can maintain operations Leverage measurement which can be used to check risk Valuation analysis to decide between alternative investments What's New in the 2nd Edition Revised and improved content in many sections as a result of the author's further research Updated formatting to assist reading experience on mobile devices Removal of spelling and grammatical errors to reduce confusion and improve professionalism Buy the Book Now and Start Understanding Your Business and Investments Better Now

[Financial Analysis in Pharmacy Practice](#) Keith N. Herist, Brent L. Rollins, Matthew Perri, 2011 This introductory text covers the basics of accounting and financial management and demonstrates the application of these principles to pharmacy practice Coverage includes the guiding principles of accounting financial statements from detailed transactions to summary reports basics of finance and financial analysis budgeting and inventory management pricing goods and services personal financial management Case studies based on realistic examples are used to show how accounting and financial management principles apply to all areas of pharmacy practice Financial Analysis in Pharmacy Practice is an invaluable resource for graduate students in pharmacy administration and professional pharmacy students as well as pharmacists in the public and private sectors who wish to be well informed when making financial decisions Keith N Herist is Clinical Associate Professor Clinical and Administrative Pharmacy University of Georgia College of Pharmacy USA Brent L Rollins is Assistant Professor Pharmacy Administration Philadelphia College of Osteopathic Medicine School of Pharmacy USA Matthew Perri III is Professor Clinical and Administrative Pharmacy University of Georgia College of Pharmacy USA

[QuickBooks Desktop All-In-One For Dummies](#) Stephen L. Nelson, 2025-11-25 An all encompassing guide to a popular desktop accounting software QuickBooks Desktop All in One For Dummies clearly guides you on how to manage your business finances through QuickBooks Desktop This comprehensive resource walks you through advanced features and

overall layout so you can maximize the value this software brings to your business Feel confident invoicing customers paying vendors tracking inventory do it yourself payroll preparing financial statements and reports creating a business plan forecast and more Plus you ll get helpful tips for protecting your financial data and troubleshooting any potential snags along the way Inside Get started with QuickBooks Desktop and set up your accounting system Get easy to follow instructions for saving time with easy bookkeeping and automated features Learn to use advanced features as your business grows so you can scale for the future Know your tax and reporting requirements From QuickBooks Desktop setup and bookkeeping basics to importing your data and performing all the tasks you need to keep things running smoothly QuickBooks Desktop All in One For Dummies is your go to

Fundamental Analysis For Dummies Matthew Krantz,2016-05-02 Determine the strength of any business with fundamental analysis Have you ever wondered the key to multibillionaire Warren Buffet s five decade run as the most successful investor in history The answer is simple fundamental analysis In this easy to understand practical and savvy guide you ll discover how it helps you assess a business overall financial performance by using historical and present data to forecast its future monetary value and why this powerful tool is particularly important to investors in times of economic downturn It s more important than ever for investors to know the true financial stability of a business and this new edition of *Fundamental Analysis For Dummies* shows you how Whether you re a seasoned investor or just want to learn how to make more intelligent and prudent investment decisions this plain English guide gives you practical tips tricks and trade secrets for using fundamental analysis to manage your portfolio and enhance your understanding of shrewdly selecting stocks Predict the future value of a business based on its current and historical financial data Gauge a company s performance against its competitors Determine if a company s credit standing is in jeopardy Apply fundamental analysis to other investment vehicles like currency bonds and commodities With the help of *Fundamental Analysis For Dummies* you just may find the bargains that could make you the next Warren Buffet

QuickBooks 2016 All-in-One For Dummies Stephen L. Nelson,2015-11-23 Nelson explains in plain English how to use QuickBooks 2016 to manage your financial records The six guides in this all in one resource will help you see how easy it is to keep your business finances under control and maintain records for tax time

QuickBooks 2023 All-in-One For Dummies Stephen L. Nelson,2022-11-23 The quickest way to learn everything there is to know about QuickBooks QuickBooks is the leading small business accounting software designed to help you handle your financial and business tasks more effectively QuickBooks 2023 All in One For Dummies answers all your QuickBooks questions with 8 content rich mini books in one complete package You can get the most out of the latest QuickBooks release thanks to this go to reference covering account setup double entry bookkeeping invoicing customers paying vendors tracking inventory creating a business plan cloud storage and everything else QuickBooks can do for you Plus you can access your information from any device with new online features making it easy to manage your business on the go Dummies walks you through everything step by step Set up QuickBooks for your small

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fundamentals of building a risk management plan *Applied Risk Management in Agriculture* uses strategic management to organize the process of risk management A time tested procedure inside and outside the business community this technique provides an ideal platform for organizing risk Making complex principles easily accessible to stu **Business Analysis and Valuation: Using Financial Statements** Krishna G. Palepu,Paul M. Healy,Sue Wright,Michael Bradbury,Jeff Coulton,2020-09-24 The only local text in the market Business Analysis and Valuation provides a framework for understanding and using financial statements for business students and practitioners Developed specifically for students undertaking accounting valuation subjects the text is unique in its approach which introduces and develops a framework for business analysis and valuation using financial statement data then shows how to apply this framework to a variety of decision contexts All chapters of this edition have been updated to include the latest regulations practices and examples from both the financial markets and research Industry insights from practitioners and other experts have been added to each chapter giving students a practical real life understanding of how the content they are learning translates to the workplace With an increased number of real business Asia Pacific case studies exploring various issues including a running chapter example and references to recent research in this field the text offers local context and a practical and in depth approach

Economic Slowdown, Unemployment, and Inflation Susobhan Maiti,Tanushree Gupta,2025-09-23 This new volume delves deeply into vital economic challenges that countries face as impacted by epidemics inflation recessions wars social uprising and myriad other economic and social issues and events This volume looks at issues such as economic deceleration unemployment and inflation and offers insight analyses and solutions that align with the complexity of our contemporary economic world The authors contribute their unique perspectives and expertise providing an understanding of thecurrent global economic scenario the recent unemployment status and inflationary pressure throughout the competitive world By exploring the root causes of economic deceleration unemployment and inflation this volume offers pathways to potential solutions and is a call to action encouraging dialogue collaboration and innovative thinking as to address the issues threatening the economic stability and well being of our global community **Finance Technical Interview Questions - English** Navneet Singh, Here are some common technical finance interview questions along with brief explanations of what they assess 1 Financial Statements and Analysis How do you perform a ratio analysis Purpose Assess your ability to analyse a company s financial health using ratios like liquidity profitability and solvency Can you explain the significance of the DuPont

analysis Purpose Tests your understanding of how to break down Return on Equity ROE into component parts to analyse financial performance

2 Valuation Techniques How do you calculate the Discounted Cash Flow DCF of a company Purpose Evaluate your knowledge of DCF methodology including forecasting cash flows and determining the discount rate What are the main differences between using a Comparable Company Analysis Comps and a Precedent Transaction Analysis Precedents for valuation Purpose Assesses your understanding of different valuation methods and their applications

3 Financial Modelling Describe how you would build a financial model from scratch Purpose Tests your ability to create comprehensive financial models including forecasting and scenario analysis What assumptions would you make when building a financial model for a startup Purpose Evaluates your ability to account for variables and uncertainties unique to startups

4 Risk Management and Financial Instruments How do you use derivatives to hedge financial risk Purpose Assesses your understanding of financial instruments like options and futures and their use in risk management Can you explain Value at Risk VaR and how it is used in risk management Purpose Tests your knowledge of measuring and managing potential losses in investments

5 Corporate Finance How would you assess whether a company should undertake a capital project Purpose Evaluates your ability to use capital budgeting techniques such as NPV and IRR to make investment decisions What factors should be considered when determining a company's optimal capital structure Purpose Assesses your understanding of capital structure theory and its impact on financial performance

6 Market and Economic Analysis How do interest rate changes affect bond prices and stock valuations Purpose Tests your understanding of macroeconomic factors and their impact on financial markets Can you explain the impact of inflation on financial statements and company performance Purpose Evaluates your grasp of economic concepts and their effect on financial reporting

7 Accounting and Reporting How do you handle revenue recognition under different accounting standards e.g. IFRS vs GAAP Purpose Assesses your knowledge of accounting principles and how they impact financial statements What is the difference between operating and non-operating income Purpose Tests your understanding of income components and their impact on financial analysis

These questions cover various aspects of finance from financial statements and valuation to risk management and economic analysis providing a comprehensive test of your technical finance knowledge

Walk me through the three main financial statements Here's a detailed walk through of the three main financial statements

1 Income Statement Purpose The income statement shows a company's financial performance over a specific period such as a quarter or a year

Components Revenue Sales Total income generated from primary business activities Cost of Goods Sold COGS Direct costs attributable to the production of goods sold Gross Profit Calculated as Revenue minus COGS It reflects the basic profitability of core business operations Operating Expenses Includes costs such as salaries rent utilities and depreciation related to operating the business Operating Income Gross Profit minus Operating Expenses It shows profitability from core operations Non Operating Income Expenses Includes items not directly related to core operations such as interest income interest expense and gains or

losses from investments Income Before Taxes Operating Income plus or minus Non Operating Items Income Tax Expense
 Taxes incurred based on the pre tax income Net Income The final profit or loss after all expenses including taxes have been
 deducted from total revenue Significance It provides insight into a company s profitability by showing how much profit is
 made after all expenses are accounted for It s useful for assessing operational efficiency and financial performance over time
 2 Balance Sheet Purpose The balance sheet provides a snapshot of a company s financial position at a specific point in time
 Components Assets Resources owned by the company that are expected to provide future economic benefits Current Assets
 Cash accounts receivable inventory and other assets expected to be converted into cash or used up within one year Non
 Current Assets Property plant equipment intangible assets and other long term investments Liabilities Obligations the
 company owes to external parties Current Liabilities Accounts payable short term debt and other obligations expected to be
 settled within one year Non Current Liabilities Long term debt deferred tax liabilities and other obligations due beyond one
 year Equity The residual interest in the assets of the company after deducting liabilities Common Stock Value of issued
 shares Retained Earnings Cumulative net income minus dividends paid Additional Paid In Capital Funds received from
 shareholders above the nominal value of shares Significance It helps assess the company s financial stability and liquidity by
 showing its assets liabilities and shareholders equity It provides insight into the company s ability to meet short term and
 long term obligations 3 Cash Flow Statement Purpose The cash flow statement tracks the inflows and outflows of cash within
 a company over a period Components Operating Activities Cash flows from the core business operations including receipts
 from sales and payments for operating expenses Adjustments are made for non cash items such as depreciation and changes
 in working capital Investing Activities Cash flows related to the acquisition and disposal of long term assets such as property
 equipment and investments Financing Activities Cash flows from transactions with shareholders and creditors including
 issuing or repurchasing stock borrowing and repaying debt Significance It provides insights into the company s cash
 management and liquidity It shows how cash is generated and used in operating investing and financing activities helping
 assess the company s ability to maintain and grow operations pay debts and return value to shareholders These three
 statements together offer a comprehensive view of a company s financial health performance and cash flow

Introduction to Personal Finance John E. Grable, Lance Palmer, 2024-01-31 Every financial decision we make impacts our lives *Introduction to Personal Finance* Beginning Your Financial Journey 3rd Edition is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course with topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals

Applied Corporate Finance Mark K. Pyles, 2013-12-02 *Applied Corporate Finance* fills a gap in the existing resources available to students and professionals needing an academically rigorous yet practically orientated source of knowledge about corporate finance

Written by an expert in investment analysis this textbook leads readers to truly understand the principles behind corporate finance in a real world context from both a firm and investor perspective The focus of this text is on traditional theory applied to a holistic business case study offering readers both a quantitative and qualitative perspective on such topics as capital budgeting time value of money corporate risk and capital structure Each section in the book corresponds to the order in which a business makes key financial decisions as opposed to level of difficulty allowing readers to grasp a comprehensive understanding of the corporate financial life cycle Directly addressing the area of corporate finance in an applied setting and featuring numerous case examples and end of chapter discussion questions and problems this textbook will appeal to advanced undergraduates majoring in finance graduate level students as well as professionals in need of a quick refresher on corporate financial policy *Good Small Business Guide 2010* A & C BLACK,2010-01-11 Everything the entrepreneur needs to know whether just starting out or growing an established business **Good Small Business Guide 2013** Bloomsbury Publishing Plc,2013-01-01 Fully updated the Good Small Business Guide 2013 is packed with essential advice for small business owners or budding entrepreneurs Containing 140 easy to read articles and an extensive information directory this comprehensive guide offers help on all aspects of starting and growing a small business **Good Small Business Guide 2013, 7th Edition** Bloomsbury Publishing,2013-06-30 Fully updated for this 7th annual edition the Good Small Business Guide 2013 is packed with essential advice for small business owners or budding entrepreneurs Offering help on all aspects of starting running and growing a small business including planning setting up or acquiring a business getting to grips with figures marketing selling online and managing yourself and others Containing over 140 easy to read articles and an extensive information directory this fully updated guide offers help on all aspects of starting and growing a small business Features a foreword from the National Chairman of the Federation of Small Businesses **Business** □□□□□□□□,2003

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