

# **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

**Karen Berman, Joe Knight, John Case**

## All Financial Ratio Formulas:

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 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> 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 MORIGreat 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 FCMF Director of Risk Doctor and Partners Financial ratios can add value to any business understand how Do you your customers

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worse Do you know the reasons for changes in the financial condition of your business Is a particular department or individual manager performing as expected and as needed Topics covered include Financial Statements and Related Ratios and Formulas Asset Utilization Ratios Solvency and Capital Structure Ratio Profitability Ratios Market Value Ratios Cash Flow Management Inventory Ratios Capital Budgeting Operational Efficiency Ratios

**Beginner's Guide to Understanding Financial Statements and Financial Ratios** Paul Borosky Mba,2019-10-02 Reading and understanding financial statements and financial ratios is a critical skill needed by investors finance students accounting students and business students Without this skill investors are left with selecting stocks based on water cooler conversations or because they like the company name not a great foundation to build a retirement portfolio As for students without a solid foundation with understanding financial statements specifically the income statement and balance sheet and financial ratios passing basic business courses will prove exceptionally difficult This leads to the purpose of the book This book was written to teach investors business students finance students and accounting students about basic and advanced accounting and finance concepts and to apply the concepts in analyzing five consecutive years of financial statements and financial ratios Book and Chapter StructuresThis book was structured to help investors and students quickly and efficiently learn to read understand and use a company s income statement balance sheet and popular financial ratios for financial analysis and investment purposes Financial Statements The income statement and balance sheet sections start with a brief explanation of each financial statement With this foundation set I then define graph and offer analysis tips and examples for each financial statement line item such as revenues and long term debt Financial Ratios This section starts with showing formulas for popular financial ratios and also calculated financial ratios for five years based on our example financial statements provided Each financial ratio is then defined formulas provided calculations for the ratios illustrated financial analysis tips offered ratios graphed covering a five year time frame in most cases and brief analysis of the ratios Important financial ratios defined calculated and analysis tips offered includes the current ratio cash ratio quick ratio net working capital ratio total asset turnover ratio fixed asset turnover ratio days sales outstanding inventory turnover accounts receivable turnover working capital turnover accounts payable turnover return on assets return on equity profit margin gross profit margin and several more In the end hopefully you will have a better understanding of financial statements and financial ratios in general

[Ratios Made Simple](#) Robert Leach,2010-10-18 Ratios Made Simple looks at ratios from the perspective of an investor Ratios are given in nine chapters where each chapter looks at a different aspect that may concern an investor These include return profitability and volatility **The Financial Ratios Handbook: Comprehensive Guide to Understanding and Using Financial Ratios** , The ultimate guide to understanding and using financial ratios to assess a company s financial health This comprehensive ebook covers all the major categories of financial ratios including liquidity solvency profitability efficiency and valuation ratios Each chapter provides a detailed explanation of the ratios in that category how they are

calculated and what they indicate about a company's financial performance. In addition to explaining the ratios themselves, Ratio Mastery also includes chapters on interpreting financial ratios, overcoming their limitations, and using them in financial analysis. You'll learn how to compare ratios across companies and industries, identify red flags in a company's financial statements, and make informed investment decisions. Whether you're a beginner or an experienced financial analyst, Ratio Mastery has something to offer. With clear explanations, real world examples, and practical tips, this ebook will help you master the art of financial ratios and take your financial analysis skills to the next level.

**Understanding Financial Accounting** Jimmy Winfield, Mark Graham, Taryn Miller, 2021. Focusing on the content that will benefit business and management students and featuring a wealth of global examples from real businesses, the authors enable students to unpick and analyze financial statements with confidence.

[Bankruptcy and Reorganization in the Digital Business Era](#) Özsungur, Fahri, Tetik, Nevzat, Kanat, Ersin, 2023-03-13. The arrangement of bankruptcy which is a critical issue for the debtors whose financial structure has deteriorated protects the debtors from bankruptcy and enables the creditors to collect their receivables albeit partially. Although the concordat is intended to protect bona fide debtors and creditors it can be said that payments not made during the concordat deadlines put the creditors in financial distress and harm the economy at the macro level. In this context it is necessary to examine the subject in depth to prevent abuse of concordat requests and to obtain better results both legally and financially. [Bankruptcy and Reorganization in the Digital Business Era](#) examines the basic structure of the arrangement of bankruptcy within various countries and the evaluation of the financial results of the enterprises that have declared the arrangement of bankruptcy. Covering key topics such as economics, financial distress, risk management, and banking, this premier reference source is ideal for business owners, managers, industry professionals, researchers, scholars, academicians, practitioners, instructors, and students.

**Financial Intelligence for Entrepreneurs** Karen Berman, Joe Knight, John Case, 2008. In this essential guide, Karen Berman and Joe Knight customize the approaches and insights from their acclaimed book [Financial Intelligence](#) specifically for entrepreneurs. The authors not only demystify common financial terms and tools; they also show how you can use this knowledge to gauge your company's performance and make better decisions.

Back cover: [Financial Intelligence for IT Professionals](#) Karen Berman, Joe Knight, John Case, 2008-04-07. As an IT manager, you're expected to make key decisions and recommend major investments. And that means understanding your decisions' financial impact on your company. But if you're like many information technology practitioners, you may feel uncomfortable incorporating the financials into your day-to-day work. Using the groundbreaking formula they introduced in their book [Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean](#), Karen Berman and Joe Knight present the essentials of finance specifically for IT experts. Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide, the authors illuminate the basics of financial management and measurement and provide hands-on activities for practicing what you are reading. You'll discover why the

assumptions behind financial data matter What your company s income statement balance sheet and cash flow statement reveal How to use ratios to assess your company s financial health How to calculate return on IT investments Ways to use financial information to support your company s business units and do your own job better How to instill financial intelligence throughout your team Authoritative and accessible Financial Intelligence for IT Professionals empowers you to talk numbers confidently with your boss colleagues and direct reports and understand how the financials affect your part of the business

**FINANCIAL RATIO ANALYSIS** CHANDRA SEKHAR, It gives me a great pleasure and satisfaction to present this book FINANCIAL RATIO ANALYSIS This book is new version of my old book Financial Ratio Analysis The book will explain the need purpose and usefulness of Ratio analysis I have explained almost all ratios based on latest financial statements of a leading manufacturing company for the financial year ended December 2019 Ratio wise hyperlink will help the reader to go quickly to the desired ratio The main features of the book are simple understanding and key concepts This book is useful to everyone in financial accounting field like students Accounts executives Financial analysts etc I hope that the book will help the readers to study in a focused manner Any criticism and constructive suggestion in the direction of making the book a better teaching and studying manual will be gratefully acknowledged by the author Suggestions will be incorporated in the subsequent editions All the best

Financial Ratios. Explanation of the most important financial ratios for economic evaluations Dennis Schindeldecker,2017-06-20 Seminar paper from the year 2016 in the subject Business economics Miscellaneous grade 1 2 Post University course Economics BWL Betriebswirtschaftslehre language English abstract Financial ratios are helpful indicators of a firm s performance and financial situation They are used to analyze trends and compare the company performance over time or to other competitors Therefore it is important to have a clear understanding and set of financial ratios which can be used for that purpose This paper describes some of the most important financial ratios Specifically the following ratios will be explained Liquidity ratios Quick ratio Cash ratio Financial leverage ratios Long term debt ratio Times interest earned ratio Profitability ratios Profit margin Return on assets Return on equity Total asset turnover Other Ratios Price earnings ratio Value Ratio Each ratio has its own value and provides specific information This paper will less focus on how to calculate the ratios but more on which kind of information they provide about a firm In addition examples will be given on how to leverage the different ratios

*Concepts of Strategic Management* Fred R. David,1995 A component of Strategic Management by the same author this text focuses on the study of concepts involved in strategic management It incorporates three themes globalization the natural environment and technology and presents concepts in strategy formulation implementation and evaluation

**Advanced Lotus? 1-2-3? Release 3** John W. Yu,David Harrison,1990-01-24 Written in an easy to follow user friendly style this business oriented guide to Lotus 1 2 3 Release 3 shows users how to exploit all the new features Topics include designing a worksheet manipulating databases building 3 D worksheets and more

*Financial Ratios for Executives* Michael Rist,Albert J. Pizzica,PENHAGENCO

LLC,2014-11-26 Financial Ratios for Executives is written specifically with today's global executive in mind. It makes financial ratios easy to understand and use effectively. This short book will prove invaluable to both financial and non financial executives looking for easy intuitive methods to assess corporate health and assist in strategic decision making. Financial Ratios for Executives contains over 100 financial ratios and other useful calculations. It includes ratios that are commonly used such as return on investment ROI, return on assets ROA, return on equity ROE, economic value added EVA and debt to equity ratio just to name a few. It also includes many less well known yet powerful ratios that can provide unparalleled insight into operations financial management, sales and marketing efforts and overall performance among other areas. Using realistic financial and operational data from two fictional companies, the explanation of each ratio includes Type of ratio, Formula for calculating the ratio, Description of the ratio, Example based on ABC Company or XYZ Company, Additional comments or insights. In addition to the section on financial ratios, financial experts Michael Rist and Albert Pizzica have included a section on capital budgeting, an understanding of which is essential for both the financial and non financial executives before they take part in an annual budget meeting or any other business meeting where capital allocation is discussed. It includes the most important tools of finance such as net present value NPV, internal rate of return IRR, payback method and total cost of ownership. Who gets ahead in the business world Those who understand the numbers. It's as simple as that. Financial Ratios for Executives is for those who want to understand how to use financial data to support their initiatives, solve persistent problems, uncover opportunities, bolster company health and shine in corporate meetings.

**Beginner's Handbook and Guide to Financial Statements and Financial Ratios** Paul Borosky Mba,2019-04-09 Reading and understanding financial statements and financial ratios is a critical skill needed by investors, finance students, accounting students and business students. Without this skill, investors are left with selecting stocks based on water cooler conversations or because they like the company name. Not a great foundation to build a retirement portfolio. As for students without a solid foundation with understanding financial statements specifically the income statement and balance sheet and financial ratios, passing basic business courses will be exceptionally difficult. Unfortunately, investors are not given a crash course on financial statement and ratio analysis before being allowed to invest. As for students, their professors are just too busy with preparing lectures, grading papers and attending conferences to offer in depth assistance with grasping concepts of financial statements and ratios. This leaves the financial statement and ratio foundation building to you, the reader. This book is structured to help investors and students quickly and efficiently learn to read and understand a company's income statement, balance sheet and popular financial ratios used in financial analysis and business courses. For each financial statement line item and financial ratio, I first define the line item or ratio in finance terms. This is the technical definition used in most business courses. Next I offer the term or definition in understandable or laymen's terms by employing an In other words segment. The last parts for the financial statements and ratios review is the analysis tips and financial ratio formula. For this segment professional tips

for analyzing trends or changes in the financial statement line items or financial ratios is conducted using in depth discussions and visual aids such as graphs and charts In the end my wish for you from reading this book is a thorough understanding of financial statements and financial ratios Further I hope that you will use this book as a quick reference guide for future use     Business, Seventh Edition, Custom Publication Pride,2002-06     **Financial Ratios** Meir Tamari,1978

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