

Financial Ratios Cheat Sheet

Liquidity ratios

How easily a company can cover short-term liabilities with short-term assets.

Quick Ratio

the acid test

$$\frac{\text{Quick cash}}{\text{Short-Term Liabilities}}$$

Current Ratio

$$\frac{\text{Short-Term Assets}}{\text{Short-Term Liabilities}}$$

Solvency Ratios

how much debt a company has, how risky it is.

Debt to Equity Ratio

gearing or leverage

$$\frac{\text{Debt}}{\text{Shareholder Equity}}$$

Debt to Assets Ratio

$$\frac{\text{Debt}}{\text{Total Assets}}$$

Operating ratios

How well the operations of a company make a profit.

Return on Equity - ROE

$$\frac{\text{Net Annual Profits}}{\text{Shareholder Equity}}$$

Return on Assets - ROA

$$\frac{\text{Net Annual Profits}}{(\text{Shareholder equity} + \text{Debt Capital})}$$

Valuation Ratios

How the market values a company with respect to its operations.

Price/Earnings ratio - P/E

$$\frac{\text{Market Capitalization}}{\text{Net Annual Earnings}}$$

Price/Sales ratio - P/S

$$\frac{\text{Market Capitalization}}{\text{Annual Sales Revenues}}$$

Price/Book Value - P/BV

$$\frac{\text{Market Capitalization}}{\text{Net Book Value of Assets}}$$

Banking Ratios Cheat Sheet

DJ Losen

A red circular graphic with a gradient, appearing as a stylized arrow or a decorative element, located to the right of the author's name.

Banking Ratios Cheat Sheet:

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Understanding Financial Statements Jay Taparia,2004 Provides the essentials for understanding a company s financial health by explaining how companies formulate their financial documents and how to evaluate financial statements

Fundamentals of Financial Management, 3/e Vyuptakesh Sharan,2022

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Business Plans For Dummies Paul Tiffany,Steven D. Peterson,Colin Barrow,2012-05-08

Your one stop guide to creating a winning business plan from scratch Whether you re starting a new business or growing an established one you ll need a solid business plan to get you where you want to go Revised for today s rocky economic climate this edition of the UK s bestselling business plan guide gives you what you need to map out your business strategy and stay on course including a complete sample plan that you can easily adapt for your business Chart your course assess the current state of your business and where you d like to take it and establish clear achievable objectives Get to know your customers learn the latest techniques for getting a better idea of who your customers are and what they want Scope out the competition find out who your competitors are and what it ll take to get your share of the market pie and theirs Sort out your finances construct a value chain examine your cash flow and calculate a sensible budget Enter the Dragons Den convince bankers

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Keep your business in business and growing You have the energy drive passion and smarts to make your small business a
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