

BALANCE SHEET ANALYSIS



BY NICOLAS BOUCHER



Quick Ratio

Goal: Check the **solvency** of a company and **how fast can they repay** their short term debts with their quick assets.

Formula $\text{Quick Assets} / \text{Current Liabilities}$
(where Quick Assets = Current Assets - Inventory)



Asset Turnover

Goal: The higher the number, the less **assets you need to make** revenues.

Formula $\text{Turnover} / \text{Net Tangible Assets}$



Working Capital

Goal: Measure the **capital used to finance the daily operations**.

Formula $\text{Current Assets} - \text{Current Liabilities}$



Inventory Turnover

Goal: Measure how many **months inventory** do you have on your balance sheet.

Formula $\text{Cost of Goods Sold} / \text{Average Inventory}$



Cash Conversion Cycle (CCC)

Goal: Check how many days you need to **convert your cash out** (for inventory in cash in (from sales))

Formula $\text{Days of Inventory Outstanding} + \text{Days Sales Outstanding} - \text{Days Payable Outstanding}$

Balance Sheet Analysis Guide

Fridson



Balance Sheet Analysis Guide:

Financial Statement Analysis Martin S. Fridson, Fernando Alvarez, 2002-10-01 Praise for Financial Statement Analysis A Practitioner's Guide Third Edition This is an illuminating and insightful tour of financial statements how they can be used to inform how they can be used to mislead and how they can be used to analyze the financial health of a company Professor Jay O Light Harvard Business School Financial Statement Analysis should be required reading for anyone who puts a dime to work in the securities markets or recommends that others do the same Jack L Rivkin Executive Vice President retired Citigroup Investments Fridson and Alvarez provide a valuable practical guide for understanding interpreting and critically assessing financial reports put out by firms Their discussion of profits quality of earnings is particularly insightful given the recent spate of reporting problems encountered by firms I highly recommend their book to anyone interested in getting behind the numbers as a means of predicting future profits and stock prices Paul Brown Chair Department of Accounting Leonard N Stern School of Business NYU Let this book assist in financial awareness and transparency and higher standards of reporting and accountability to all stakeholders Patricia A Small Treasurer Emeritus University of California Partner KCM Investment Advisors This book is a polished gem covering the analysis of financial statements It is thorough skeptical and extremely practical in its review Daniel J Fuss Vice Chairman Loomis Sayles Company LP *Financial Statement Analysis* Fridson, 2003-02 *Balance Sheet Analysis* Raj Kumar Sharma, Purnima sharma, 2021-07-20 Balance sheet analysis can reveal lot of important information about the company A user of balance sheet if interpret the figures correctly can safeguard his interests and protect himself against creative accounting practices It is a snapshot of company's assets liabilities equity on a given date It is used by management investors bankers creditors rating agencies to understand the financial health of a company It is the minimum requirement for availing credit facilities from banking system Users can interpret balance sheet to know the liquidity leverage position of a company It is used by investors to compare with other companies and to find out stocks good for value investing It enables the credit providers to ascertain proper utilization of funds by the company It is used by regulators to ensure regulatory compliances It is used by private equity investors venture capital funds to ascertain value of a company and to acquire stake at appropriate price It is used by top management to ascertain if the company is moving in right direction or needs some course correction In this book author has tried to elaborate basic structure of balance sheet along with classification of assets and liabilities of a company The book provides commonly used tools for interpretation of balance sheet information for use by bankers and investors **Taxmann's Financial Accounting & Analysis - Guide to understanding the essential principles of accounting using financial statement analysis, supplemented by practical examples, etc.** Dr. Narender L. Ahuja, Dr. Varun Dawar, 2023-07-21 This book presents accounting concepts and practices in a simple reader friendly manner It gives an in depth understanding of the fundamentals carefully woven with years of corporate experience In other words this book helps the readers learn and understand the

tenets encompassing Preparation Use and Analysis of Financial Statements Supplemented by Real Life Examples and Scenarios Presented in a Concise Simple and Comprehensive Manner This book will be helpful for students and practitioners as it covers the course of PGDM MBA taught in leading business schools in the country Also the level of discussion illustrations and exercises covered in each chapter are well attuned to professional courses such as Chartered Accountancy in India ICAI and the UK s Association of Chartered Certified Accountants ACCA Furthermore this book s chapters have been aligned with the course content as prescribed by the majority of Indian universities for their Commerce Accountancy courses The Present Publication is the Reprint July 2023 Edition authored by Dr Narender L Ahuja and Dr Varun Dawar The structure of the book is as follows Introduction to Accounting Chapter 1 introduces the need for accounting and briefly explains the difference between financial accounting and management accounting It further focuses on the purpose of preparing profit and loss account and balance sheet and discusses the need to audit financial accounts Accounting Concepts Conventions and Policies Chapter 2 introduces the main accounting concepts and conventions The chapter further focuses on the distinction between accrual and cash accounting systems and identifies the qualitative characteristics of financial statements Recording Transactions in the Journal and the Ledger Chapter 3 discusses the accounting equation and double entry accounting principles for recording transactions involving assets liabilities capital expenses and revenues It further identifies the steps in the accounting cycle and explains how to analyse transactions for journalising and ledger posting Trial Balance to Financial Statements Chapter 4 introduces the readers to trial balance and its preparation including the adjustment entries required for various items Inventory Depreciation and Accounting Errors Chapter 5 discusses the main cost formulae for inventory valuation It further focuses on the primary methods for calculating depreciation including its accounting treatment The Annual Report Qualitative and Quantitative Disclosures Chapter 6 discusses the general disclosures in an annual report in terms of the requirements of various bodies and highlights the structure and format of an annual report This chapter helps readers understand the objectives of the Management Discussion and Analysis section and the significance of the Director s and Auditor s reports This chapter aims to enable readers to understand the progress or health of the state of affairs of a company through its yearly document the Annual Report Analysing Financial Statements I Financial Ratios Analysis Chapter 7 discusses the need for financial ratios analysis and covers various types of ratios such as liquidity ratios profitability ratios and capital structure ratios and their use in carrying out inter firm and inter period comparison of performance Analysing Financial Statements II Horizontal Common size and Trend Analysis Chapter 8 discusses the important yet simple techniques of horizontal common size and trend analysis which are integral to financial ratios analysis Statement of Cash Flows Chapter 9 introduces the readers to the cash flow statement its importance and uses The chapter further explains the methods of computing activity wise cash flows and their analysis and interpretation Consolidated Financial Statements Introduction Balance Sheet Consolidation Consolidated Profit Loss Statement and Further Aspects Chapter 10 and Chapter 11 discuss the

meaning of parent subsidiary relationship and objectives of consolidated financial statements These chapters would help readers understand the basic principles of preparing the consolidated statements and enumerate differences between the treatment of pre acquisition and post acquisition profits for consolidation Consolidated Financial Statements III Vertical Mixed Groups Piecemeal Acquisitions and Associates Chapter 12 introduces the readers to the consolidation of vertical and mixed groups and the consolidation of piecemeal acquisitions and associates Convergence of Indian Accounting Standards with IFRS Chapter 13 discusses the need for uniformity and transparency in reporting standards and the roadmap for implementation of Indian Accounting Standards Ind AS to achieve convergence with IFRS International Accounting Standards The chapter further lists the major differences between the Indian GAAP current Indian accounting standards converged Indian accounting standards Ind AS and IFRS

The Bank Credit Analysis Handbook Jonathan Golin,Philippe Delhaise,2013-03-18 A hands on guide to the theory and practice of bank credit analysis and ratings In this revised edition Jonathan Golin and Philippe Delhaise expand on the role of bank credit analysts and the methodology of their practice Offering investors and practitioners an insider s perspective on how rating agencies assign all important credit ratings to banks the book is updated to reflect today s environment of increased oversight and demands for greater transparency It includes international case studies of bank credit analysis suggestions and insights for understanding and complying with the Basel Accords techniques for reviewing asset quality on both quantitative and qualitative bases explores the restructuring of distressed banks and much more Features charts graphs and spreadsheet illustrations to further explain topics discussed in the text Includes international case studies from North America Asia and Europe that offer readers a global perspective Offers coverage of the Basel Accords on Capital Adequacy and Liquidity and shares the authors view that a bank could be compliant under those and other regulations without being creditworthy A uniquely practical guide to bank credit analysis as it is currently practiced around the world The Bank Credit Analysis Handbook Second Edition is a must have resource for equity analysts credit analysts and bankers as well as wealth managers and investors

How to Read and Interpret Financial Statements Michael P. Griffin,2015 This course teaches students how to read and analyze reports that are fundamental to gauging the health of any business It explains how to interpret balance sheets income statements and statements of cash flows and considers the numbers in the context of external economic conditions Topics include basic concepts and principles of financial accounting and reporting key financial statements the balance sheet income statement and the statement of cash flows from the perspective of senior management applying the right type of analysis ratio vertical or horizontal to the right statement recent changes in legislation rules and standards of practice that affect accounting and finance provisions of the Sarbanes Oxley Act and its impact on auditing processes and financial statement value chain industry statistics competitive considerations and other nonfinancial information

International Financial Statement Analysis Thomas R. Robinson,Elaine Henry,Wendy L. Pirie,Michael A. Broihahn,2015-02-05 Better analysis for more

accurate international financial valuation International Financial Statement Analysis provides the most up to date detail for the successful assessment of company performance and financial position regardless of country of origin The seasoned experts at the CFA Institute offer readers a rich clear reference covering all aspects from financial reporting mechanics and standards to understanding income and balance sheets Comprehensive guidance toward effective analysis techniques helps readers make real world use of the knowledge presented with this new third edition containing the most current standards and methods for the post crisis world Coverage includes the complete statement analysis process plus information on income tax accounting employee compensation and the impact of foreign exchange rates on the statements of multinational corporations Financial statement analysis gives investment professionals important insights into the true financial condition of a company With it realistic valuations can be made for investment lending or merger and acquisition purposes The process is becoming increasingly complex but this book helps readers deal with the practical challenges that arise at the international level Understand the accounting mechanics behind financial reporting Discover the differences between statements from around the world Learn how each financial statement element affects securities valuation Master analysis for clues into operations and risk characteristics Amid an uncertain global economic climate in today s volatile international markets the ability to effectively evaluate financial statements is a critical skill Standards and conditions are continuously evolving and investment professionals need a strong up to date resource for the latest rules and best practices International Financial Statement Analysis provides this and more with clarity and expert advice Guide to Analysing Companies Bob Vause,2009-09-09 How do you tell how well run a company is and how well it is doing Which ratios and benchmarks should you use to assess performance What can be done to massage company results How do you recognize danger signs on the corporate horizon How do you compare companies operating in different sectors or even different countries All these important questions as well as many more are answered in the completely updated and revised fifth edition of this clear and comprehensive guide aimed at anyone who wants to make sense and practical use of a company s annual report measure a business against its competitors judge the creditworthiness of a customer or client assess the investment potential of a company put a value on a company **The Liquidity Risk Management Guide** Gudni Adalsteinsson,2014-07-21 Liquidity risk is in the spotlight of both regulators and management teams across the banking industry The European banking regulator has introduced and implemented a stronger liquidity regulatory framework and local regulators have made liquidity a top priority on their supervisory agenda Banks have accordingly followed suit Liquidity risk is now a topic widely discussed in boardrooms as banks strive to set up a strong and efficient liquidity risk management framework which while maintaining sufficient resources does not jeopardize the necessary profitability and return targets The Liquidity Risk Management Guide From Policy to Pitfalls is practical guide for banks and risk professionals to proactively manage liquidity risk in a systemic way The book sets out its own comprehensive framework which includes all the various and critical components of liquidity

risk management The recommendations are based on experiences from the recent financial crises best practices and compliance with current and future regulatory requirements with special emphasis on Basel III Using the new 6 Step Framework the book provides step by step guidance for the reader to build their liquidity management framework into a new overarching structure which brings all the different parts of liquidity risk into one approach Special attention is given to the challenges that banks currently face when adopting and implementing the Basel III liquidity requirements and guidance is given on how the new metrics can be integrated into the existing framework providing the most value to the banks instead of being a regulatory reporting matter

The Economist Guide To Analysing Companies 6th edition Bob

Vause,2014-10-30 In today's volatile complex and fast moving business world it can be difficult to gauge how sound a company really is An apparently strong balance sheet and impressive reported profits may be hiding all sorts of problems that could even spell bankruptcy So how do you know whether a company is well run and doing well Decide which ratios and benchmarks to use to assess performance Work out if a company has massaged its results Recognise the danger signs on the corporate horizon Compare companies operating in different sectors or countries These and many other important questions are answered in a completely updated and revised sixth edition of this clear and comprehensive guide It is aimed at anyone who wants to understand a company's annual report judge a customer's creditworthiness assess a company's investment potential and much more

Financial Analysis Tools and Techniques: A Guide for Managers Erich A.

Helfert,2001-11-20 Praise for Financial Analysis Tools and Techniques Bona fide treasury for executives managers entrepreneurs Have long used this great work in corporate university programs Uniquely makes the arcane clear Allen B Barnes Provost IBM Advanced Business Institute A candidate for every consultant to management's bookshelf Its beauty lies in the dynamic model of the business system and its management decision framework Stanley Press CMC Book review in C2M Consulting to Management Journal Goes a long way to remove the mystery from business finance Approach allows managers from all areas to understand how their decisions impact shareholder value Stephen E Frank Chairman and Chief Executive Officer Southern California Edison Helfert has rare ability to make financial concepts understandable to those lacking financial background His finance seminars exceeded our high expectations L Pendleton Siegel Chairman and Chief Executive Officer Potlatch Corporation Commend the clarity organization and currency of contents There is no other book available that does the task in such an understandable and accessible way Dr Thomas F Hawk Frostburg State University Helfert's excellent overviews and simplified models effectively broadened our managers understanding of their fiscal responsibility to HP and our shareholders Robert P Wayman Executive Vice President Chief Financial Officer Hewlett Packard Company The book has become a classic and Helfert has been of substantial help to my company in teaching our people how to think about the numbers which drive it Robert J Saldich President and Chief Executive Officer Raychem Corporation Helfert has contributed to the development of financial skills of TRW managers through his book case studies

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Armstrong's Handbook of Human Resource Management Practice Michael Armstrong, Stephen Taylor, 2023-01-03 Armstrong's Handbook of Human Resource Management Practice is the definitive resource for HRM students and professionals helping readers understand and implement HR to align with business needs This book provides detailed coverage of all areas essential to the HR function such as employment law employee relations learning and development performance management and reward management It also covers the HR skills needed to ensure professional success including leadership managing conflict interviewing and using statistics It is illustrated throughout in full colour and has a range of pedagogical features to consolidate learning such as source review boxes key learning points and case studies from international organizations such as IBM HSBC and Johnson and Johnson This fully updated 16th edition includes new chapters on managing remote workers and developments in digital human resource management practices There are also updates to reflect the changes throughout the HR function such as performance leadership smart reward and employee wellbeing Armstrong's Handbook of Human Resource Management Practice is suited to both professionals and students of undergraduate and postgraduate degrees It is also aligned with the Chartered Institute of Personnel and Development CIPD profession map so can be used by those studying the Associate Level 5 and Advanced Level 7 qualifications Online supporting resources include comprehensive handbooks for lecturers and students lecture slides all figures and tables toolkits and a literature review glossary and bibliography

Practical Guide to Successful Intellectual Property Valuation and Transactions Alexander Puutio, 2022-04-22 Identifying the optimal price for a transaction involving an intellectual property IP asset necessarily involves a thorough well reasoned and well supported IP valuation analysis This matchless book draws on decades of experience from the world's most renowned IP valuation experts patent office chief economists finance and

accounting professors and top tier legal professionals to provide clear guidance and immediately actionable knowledge on how to value IP assets in a multitude of scenarios The contributors explore all major facets of IP valuation ranging from the basics of value to technical economic methods in an approachable manner The book examines the valuation of brands copyright trade secrets patents and other forms of IP from a multidisciplinary viewpoint with worked examples draft contract language case law analysis and up to date theoretical considerations Issues and topics considered in depth include the following fair reasonable and non discriminatory terms determining reasonable royalty rates standard essential patents profit apportionment discount rates role of the IP asset manager and multi functional teams IP management in collaborative research and development financial methods and economic considerations and operationalization of IP valuation in practice The handbook is the result of five years of dedication and hard work by the advisors and a growing network of researchers supporters and end users involved in the Asia Pacific Research and Training Network on Trade As IP becomes ever more indispensable in so many activities and industries that cross national borders the need to overcome the lack of shared understanding of how to approach the valuation of IP becomes more urgent This book will facilitate consistent approaches to the valuation of IP as an indispensable component of trade investment and sustainable economic development It will provide IP asset managers and transactional attorneys both seasoned experts and newcomers with up to date methods on how to value IP assets and apply them in practice

Guide AICPA,2019-12-05 Whether you re a new or seasoned accountant it s time for a PCRE refresher Issued by the Accounting and Review Services Committee ARSC this edition contains the latest developments in performing preparation compilation and review engagements You ll find ARCS s best advice on Recently issued Statement on Standards for Accounting and Review Services SSARS No 22 Compilation of Pro Forma Financial Information SSARS No 23 Omnibus Statement on Standards for Accounting and Review Services 2016 and SSARS No 24 Omnibus Statement on Standards for Accounting and Review Services 2018 In addition enhanced updates and illustrative accountant s reports plus coverage of international reporting issues are provided including SSARS No 24 which is effective on or after June 15 2019

A Guide to IMF Stress Testing Ms.Li L Ong,2014-12-23 The IMF has had extensive involvement in the stress testing of financial systems in its member countries This book presents the methods and models that have been developed by IMF staff over the years and that can be applied to the gamut of financial systems An added resource for readers is the companion CD Rom which makes available the toolkit with some of the models presented in the book also located at elibrary.imf.org/page/stress-test-toolkit

Monetary and Financial Statistics Manual and Compilation Guide Mr.Jose M Cartas,Artak Harutyunyan,2017-11-09 This edition of Monetary and Financial Statistics Manual and Compilation Guide Manual updates and merges into one volume methodological and practical aspects of the compilation process of monetary statistics The Manual is aimed at compilers and users of monetary data offering guidance for the collection and analytical presentation of monetary statistics The Manual includes standardized report forms providing

countries with a tool for compiling and reporting harmonized data for the central bank other depository corporations and other financial corporations **A User's Guide for the Uniform Bank Performance Report** ,1985 *Balance of Payments Manual, Sixth Edition* International Monetary Fund,2010-01-11 The sixth edition of the Balance of Payments and International Investment Position Manual presents revised and updated standards for concepts definitions and classifications for international accounts statistics These standards are used globally to compile comprehensive and comparable data The sixth edition is the latest in a series that the IMF began in 1948 It is the result of widespread consultation and provides elaboration and clarification requested by users In addition it focuses on developments such as globalization financial market innovation and increasing interest in balance sheet analysis **Guide: Preparation, Compilation, and Review Engagements, 2017** AICPA,2017-11-03 Issued under the authority of Accounting and Review Services Committee ARSC and a go to guide for accountants performing preparation compilation and review engagements this version contains the most up to date guidance including the recently issued Statement on Standards for Accounting and Review Services SSARS No 22 Compilation of Pro Forma Financial Information and SSARS No 23 Omnibus Statement on Standards for Accounting and Review Services 2016 This edition also contains some enhanceive updates related to materiality in review engagements professional skepticism and more illustrative accountant s reports **Reader's Guide to the Social Sciences** Jonathan Michie,2014-02-03 This 2 volume work includes approximately 1 200 entries in A Z order critically reviewing the literature on specific topics from abortion to world systems theory In addition nine major entries cover each of the major disciplines political economy management and business human geography politics sociology law psychology organizational behavior and the history and development of the social sciences in a broader sense

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