

# 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

**Özsungur, Fahri,Tetik, Nevzat,Kanat,  
Ersin**

## 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, 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>

*Dictionary of Financial Formulas and Ratios* Linda M. Magoon,2008 Practical guide to financial formulas for the working manager The Dictionary of Financial Formulas and Ratios is a working breathing document for active managers at any level of a business As a reference work it is designed to give specific information that will assist in the overall financial management of a company The book is organized by topic each chapter discusses the relevant content pertaining to the topic and shows actual formulas and ratios as appropriate how they are calculated and what the application and use of the information is in the broad contexts of financial management This book is intended to be a ready reference one that helps the reader understand the dynamics of their business Are matters improving or getting 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

**Business Ratios and Formulas** Steven M. Bragg,2003-04-03 A complete appraisal of analytical tools available to managers to assess performance Steve Bragg has created a useful relevant guide to applying performance measurements across the organization His practical explanations and examples should enable managers to apply sophisticated performance measures in a straightforward manner This book will be a great tool for process improvement It should be well received by managers accountants and consultants Clint Davies Partner Principal Berry Dunn McNeil Parker Business managers require a variety of analytical tools to assess a host of organizational performance standards from finance efficiency capacity and market share to asset utilization cashflows liquidity and capital structure Steven Bragg's *Business Ratios and Formulas* represents a comprehensive resource of nearly 200 operational criteria allowing managers and auditors to pick and choose the tools they need to best assess their organization's performance Each cataloged measurement includes a description an example and sometime tested troubleshooting *Business Ratios and Formulas* proves an authoritative resource for managers wishing to thoroughly assess organizational performance

**Financial Accounting: Concepts Standards and Analysis** Dr. P. Kannaiah, Dr. S. S. Kanungo, 2025-01-03

*Business Ratios and Formulas* Steven M. Bragg, 2010-12-30 Required reading for anyone starting running or growing a business *Business Ratios and Formulas* Second 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 Second Edition includes approximately fifty new ratios and formulas as well as new chapters covering ratios and formulas for e commerce and human resources

*Big Data Analytics* Kiran Chaudhary, Mansaf Alam, 2021-12-27 *Big Data Analytics Applications in Business and Marketing* explores the concepts and

applications related to marketing and business as well as future research directions It also examines how this emerging field could be extended to performance management and decision making Investment in business and marketing analytics can create value through proper allocation of resources and resource orchestration process The use of data analytics tools can be used to diagnose and improve performance The book is divided into five parts The first part introduces data science big data and data analytics The second part focuses on applications of business analytics including Big data analytics and algorithm Market basket analysis Anticipating consumer purchase behavior Variation in shopping patterns Big data analytics for market intelligence The third part looks at business intelligence and features an evaluation study of churn prediction models for business Intelligence The fourth part of the book examines analytics for marketing decision making and the roles of big data analytics for market intelligence and of consumer behavior The book concludes with digital marketing marketing by consumer analytics web analytics for digital marketing and smart retailing This book covers the concepts applications and research trends of marketing and business analytics with the aim of helping organizations increase profitability by improving decision making through data analytics *CFA Program Curriculum 2020 Level I Volumes 1-6 Box Set* CFA

Institute,2019-08-09 All CFA Program exams through November 2021 will reflect the 2020 curriculum Purchase your copy and begin studying for Level I now The CFA Program Curriculum 2020 Level I Box Set provides candidates and other motivated investment professionals with the official curriculum tested on the Level I CFA exam This box set includes all the content Chartered Financial Analyst candidates are expected to know for the Level I exam including concise instruction on the 10 core topics covered in the Candidate Body of Knowledge CBOK Utilizing engaging visuals cases and examples to illustrate key concepts this box set helps candidates apply what they learn in real world investment scenarios The CFA Program Curriculum 2020 Level I Box Set offers A comprehensive Learning Ecosystem designed to take you through the entire curriculum or help you focus on areas where you need additional study time Practice questions to assist with your recall of key terms concepts and formulas Mock exams to help you become accustomed to the pace and pressure of the real world exam Perfect for anyone considering the CFA designation or currently preparing for a 2021 exam window the 2020 Level I Box Set is a must have resource for building basic skills required to become a Chartered Financial Analyst

*Corporate Bankruptcy Prediction* Błażej Prusak,2020-06-16 Bankruptcy prediction is one of the most important research areas in corporate finance Bankruptcies are an indispensable element of the functioning of the market economy and at the same time generate significant losses for stakeholders Hence this book was established to collect the results of research on the latest trends in predicting the bankruptcy of enterprises It suggests models developed for different countries using both traditional and more advanced methods Problems connected with predicting bankruptcy during periods of prosperity and recession the selection of appropriate explanatory variables as well as the dynamization of models are presented The reliability of financial data and the validity of the audit are also referenced Thus I hope that this book will inspire you to

undertake new research in the field of forecasting the risk of bankruptcy      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      **Introduction to Financial Models for Management and Planning** James R. Morris, John P. Daley, 2017-05-30 A properly structured financial model can provide decision makers with a powerful planning tool that helps them identify the consequences of their decisions before they are put into practice Introduction to Financial Models for Management and Planning Second Edition enables professionals and students to learn how to develop and use computer based models for financial planning This volume provides critical tools for the financial toolbox then shows how to use them tools to build successful models      Ebook: Managerial Accounting GARRISON, 2014-05-16 Ebook Managerial Accounting

**Handbook of the Circular Economy** Allen Alexander, Stefano Pascucci, Fiona Charnley, 2023-03-20 Shortlisted for the CMI Management Publication of the Year 2024 The Handbook of the Circular Economy takes a unique look at this rapidly expanding field of activity from the perspectives of global thought leaders world leading researchers and industry Exploring both transitional activity and considering a transformed Circular Economy the book is presented in three distinct sections section one includes first hand ideas and opinions from some of the biggest names in our 21st century Circular Economy landscape The second section includes empirical work that considers the state of the art in research from a host of perspectives ranging from accounting to innovation from policy to communities of practice The final section includes brief examples of leading industrial innovations that are aiming to change the world Suitable for students researchers policy makers and industrialists this handbook highlights many of the challenges we face in shifting away from our linear economy

**Excel 2016 Formulas** Michael Alexander, Richard Kusleika, 2016-01-19 Leverage the full power of Excel formulas Excel 2016 Formulas is fully updated to cover all of the tips tricks and techniques you need to maximize the power of Excel 2016 through the use of formulas This comprehensive book explains how to create financial formulas release the power of array formulas develop custom worksheet functions with VBA debug formulas and much more Whether you re a beginner a power user or somewhere in between this is your essential go to for the latest on Excel formulas When conducting simple math or building highly complicated spreadsheets that require formulas up to the task leveraging the right formula can heighten the accuracy and efficiency of your work and can improve the speed with which you compile and analyze data Understanding which formulas to use and knowing how to create a formula when you need to are essential Access tips tricks and techniques that have been fully updated to reflect the latest capabilities of Microsoft Excel Create and use formulas that have the power to transform your Excel experience Leverage supplemental material online including sample files templates and worksheets from the book      *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 HR Professionals** Karen Berman, Joe Knight, 2008-03-20. As an HR manager you're expected to use financial data to make decisions, allocate resources and budget expenses. But if you're like many human resource practitioners you may feel uncertain or uncomfortable incorporating 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 HR experts. Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide, the authors provide a deep understanding of the basics of financial management and measurement along with hands on activities to practice 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 really reveal. Which financials may be needed when you're developing a human capital strategy. How to calculate return on investment. Ways to use financial information to better support your business units and do your own job. How to instill financial intelligence throughout your team. Authoritative and accessible, *Financial Intelligence for HR Professionals* empowers you to talk numbers confidently with your boss, colleagues and direct reports and understand how the financials impact your part of the business.

**Introduction to Personal Finance** John E. Grable, Lance Palmer, 2022-02-08. Every financial decision we make impacts our lives. *Introduction to Personal Finance: Beginning Your Financial Journey 2e* 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 to 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.

**Excel 2010 Formulas** John Walkenbach, 2010-04-22. Take your Excel formulas to the next level with this updated reference. John Walkenbach's name is synonymous with excellence in computer books that decipher complex technical topics. Known as Mr. Spreadsheet, Walkenbach provides you with clear explanations on all the methods you can use to maximize the power of Excel with formulas within the frameworks of all the new features of Excel 2010. You'll learn how to create financial formulas.

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Management for Construction Project Managers Len Holm, 2018-09-03 Proper cost accounting and financial management are essential elements of any successful construction job and therefore make up essential skills for construction project managers and project engineers Many textbooks on the market focus on the theoretical principles of accounting and finance required for head office staff like the chief financial officer CFO of a construction firm This book's unique practical approach focuses on the activities of the construction management team including the project manager superintendent project engineer and jobsite cost engineers and cost accountants In short this book provides a seamless connection between cost accounting and construction project management from the construction management practitioner's perspective Following a complete accounting cycle from the original estimate through cost controls to financial close out the book makes use of one commercial construction project case study throughout It covers key topics like financial statements ratios cost control earned value equipment depreciation cash flow and pay requests But unlike other texts this book also covers additional financial responsibilities such as cost estimates change orders and project close out Also included are more advanced accounting and financial topics such as supply chain management activity based accounting lean construction techniques taxes and the developer's pro forma Each chapter contains review questions and applied exercises and the book is supplemented with an eResource with instructor manual estimates and schedules further cases and figures from the book This textbook is ideal for use in all cost accounting and financial management classes on both undergraduate and graduate level construction management or construction engineering programs *International Financial Statement Analysis* Thomas

R. Robinson, Elaine Henry, Wendy L. Pirie, Michael A. Broihahn, 2012-04-04 Up to date information on using financial statement analysis to successfully assess company performance from the seasoned experts at the CFA Institute Designed to help investment professionals and students effectively evaluate financial statements in today's international and volatile markets amid an uncertain global economic climate *International Financial Statement Analysis Second Edition* compiles unparalleled wisdom from the CFA in one comprehensive volume Written by a distinguished team of authors and experienced contributors the book provides complete coverage of the key financial field of statement analysis Fully updated with new



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