Numbers - Trending						
Assets				-		
Liabilities						
Distributions						
Equity						
Sales						
COGS				-		
Gross Profit						
Total Operating Expenses						
EBDITA						
Net Income						
Operating Cash Flow						
A/R						
A/P						
Inventory						

Liquidity Ratio						
Current Assets						
Current Liabilities Current Ratio (Current Assets ÷ Current Liabilities)				-		
	ļ	1	<u> </u>	1	L	1
Cash + A/R				-		
Current Liabilities Quick Ratio ((Cash + A/R) ÷ Current Liabilities)				-		
Working Capital (Current Assets - Current Liabilities)]]

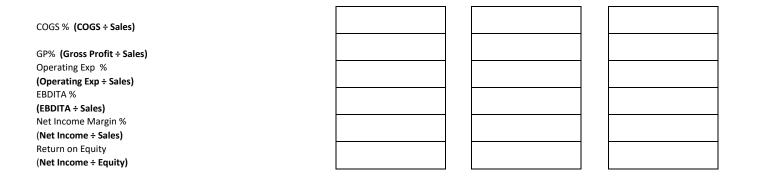
Financial Leverage/Coverage Ratio				
Total Liabilities				
Total Equity				
Debt to Equity (Total Debt ÷ Total Equity)				
	J			
Total Liabilities	1			
Total Liabilities				
Tabl Faults				
Total Equity				
Less: Net Intangible Assets	-		-	
Tangible Net Worth (Total Equity - Net Intangible Assets)				
Debt to Tangible Net Worth				
(Total Debt ÷ Tangible Net Worth)				
Debt Service: Given:		5,256		90,785
]	3,230		50,785
EBITDA	 -			
LESS: Distributions				
Cash flow = (EBITA - Distributions) Debt Service Coverage Ratio	J			
(Cash flow ÷ Debt Service)				
Itemized Interest: Given	 1	5,256	1	29,008
Cash flow = (EBITA - Distributions) (Reference Above)				
Interest Coverage Ratio	J			
(Cash flow ÷ Itemized Interest)				
	 _			
Total Long Term Liabilities				
Less: Current Portion of Long Term Debt	 -			
Senior Debt = (Long Term Debt - Current Portion of LT Debt)				
Senior Debt to Cash flow				
(Senior Debt ÷ Cash flow)]			
]			
Total Long Term Liabilities Cash flow = (EBITA - Distributions)				
(Reference Above)				
Debt to Cash flow (Total Debt ÷ Cash flow)				
	 J 1	L	I I	J
Total Capitalization (Total Liabilities + Equity)				
Debt to Capitalization				
(Total Long Term Liabilities ÷ Total Capitalization)]			
Loan Value				250,000
Collateral				736,684

736,684

Loan to Value (Loan ÷ Collateral)

Asset Utilization					
Total Sales					
Total Assets					
Asset Turnover (Sales ÷ Assets)					
Gross Fixed Assets Gross Fixed Asset Turnover (Sales ÷ Gross Fixed Assets)					
Profit (Net Income) Return on Assets (Net Income ÷ Total Assets)					

Income Statement



Cash Flow Management						
A/R Days = (A/R /Sales)*365						
A/P Days = (Accounts Payable/COGS)*365						
Inventory Days = (Inventory/COGS)*365						
Net Income						
Operating Cash Flow (OCF) OCF to Profits (OCF ÷ Net Income) OCF to Sales (OCF ÷ Sales)						

Growth Rates

Note: CY = Current Year, PY = Prior Year

Prior Year Sales		
Current Year Sales		
Sales Growth Rate		
(CY Sales - PY Sales) + PY Sales		
Prior Year Gross Profit		
Current Year Gross Profit		
Gross Profit Growth Rate		
(CY Gross Profit - PY Gross Profit) ÷ PY Gross Profit		
Prior Year Net Income		
Current Year Net Income		
Net Income Growth Rate		
(CY Net Income - PY Net Income) ÷ PY Net Income		
Prior Year Asset Turnover		
Current Year Asset Turnover		
(CY Asset Turnover - PY Asset Turnover)		
÷ PY Asset Turnover		
Prior Year OCF		
Current Year OCF		
OCF to Profit Growth Rate		
(CY OCF - PY OCF) ÷ PY OCF		