

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)			
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)			
Total Liabilities			
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
EBITDA			
LESS: Distributions			
Cash flow = (EBITDA - Distributions)			
Debt Service Coverage Ratio (Cash flow ÷ Debt Service)			
Itemized Interest: Given		5,256	29,008
Cash flow = (EBITDA - Distributions) (Reference Above)			
Interest Coverage Ratio (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 = (EBITDA - Distributions) (Reference Above)			
Debt to Cash flow (Total Debt ÷ Cash flow)			
Total Capitalization (Total Liabilities + Equity)			
Debt to Capitalization (Total Long Term Liabilities ÷ Total Capitalization)			
Loan Value			250,000
Collateral			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

COGS % (COGS ÷ Sales)			
GP% (Gross Profit ÷ Sales)			
Operating Exp % (Operating Exp ÷ Sales)			
EBDITA % (EBDITA ÷ Sales)			
Net Income Margin % (Net Income ÷ Sales)			
Return on Equity (Net Income ÷ Equity)			

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

$(CY\ Sales - PY\ Sales) \div PY\ Sales$

Prior Year Gross Profit

Current Year Gross Profit

Gross Profit Growth Rate

$(CY\ Gross\ Profit - PY\ Gross\ Profit) \div PY\ Gross\ Profit$

Prior Year Net Income

Current Year Net Income

Net Income Growth Rate

$(CY\ Net\ Income - PY\ Net\ Income) \div PY\ Net\ Income$

Prior Year Asset Turnover

Current Year Asset Turnover

(CY Asset Turnover - PY Asset Turnover)

$\div PY\ Asset\ Turnover$

Prior Year OCF

Current Year OCF

OCF to Profit Growth Rate

$(CY\ OCF - PY\ OCF) \div PY\ OCF$

