

CHAPTER (3): Ratio Analysis

1. INTRODUCTION

Ratio analysis is a powerful tool of financial analysis, it was designed and presented by Alexander Wall in 1909. A **ratio** is defined as “**the indicated quotient of two mathematical expressions**” and as “**the relationship between two or more things.**” In financial analysis, a ratio is used as a benchmark for evaluating the financial position and performance of a firm. The absolute accounting figures reported in the financial statements do not provide a meaningful understanding of the performance and financial position of a firm. An accounting figure conveys meaning when it is related to some other relevant information.

For example, a \$50000 net income may look impressive, but the firm’s performance can be said to be good or bad only when the net profit figure is related to the firm’s investment. The relationship between two accounting figures, expressed mathematically, is known as a financial ratio. Ratios help to summarize large quantities of financial data and to make qualitative judgment about the firm’s financial performance.

The ratio analysis involves comparison for a useful interpretation of the financial statements. A single ratio in itself does not indicate favorable or unfavorable condition. It should be compared with some standard which are:

- **Past ratios:** ratios calculated from the past financial statements of the same firm;
- **Competitors’ ratios:** ratios of some selected firms, especially the most progressive and successful competitor, at the same point in time;
- **Industry ratios:** ratios of the industry to which the firm belongs; and
- **Projected ratios:** ratios developed using the projected financial statements of the same firm.

Several ratios, calculated from the accounting data, can be grouped into various classes according to the financial activity or function to be evaluated. As stated earlier (see chapter 1), the main parties interested in financial analysis are short-and long-term creditors, owners and management.

- **Short-term creditors** are interested in the liquidity position or the short-term solvency of the firm.

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Table of Contents Chapter 3 Ratio Analysis

1. Understanding the eBook Chapter 3 Ratio Analysis
 - The Rise of Digital Reading Chapter 3 Ratio Analysis
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 3 Ratio Analysis
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Chapter 3 Ratio Analysis
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 3 Ratio Analysis
 - Personalized Recommendations
 - Chapter 3 Ratio Analysis User Reviews and Ratings
 - Chapter 3 Ratio Analysis and Bestseller Lists
5. Accessing Chapter 3 Ratio Analysis Free and Paid eBooks
 - Chapter 3 Ratio Analysis Public Domain eBooks
 - Chapter 3 Ratio Analysis eBook Subscription Services

- Chapter 3 Ratio Analysis Budget-Friendly Options
- 6. Navigating Chapter 3 Ratio Analysis eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 3 Ratio Analysis Compatibility with Devices
 - Chapter 3 Ratio Analysis Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 3 Ratio Analysis
 - Highlighting and Note-Taking Chapter 3 Ratio Analysis
 - Interactive Elements Chapter 3 Ratio Analysis
- 8. Staying Engaged with Chapter 3 Ratio Analysis
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 3 Ratio Analysis
- 9. Balancing eBooks and Physical Books Chapter 3 Ratio Analysis
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 3 Ratio Analysis
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Chapter 3 Ratio Analysis
 - Setting Reading Goals Chapter 3 Ratio Analysis
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Chapter 3 Ratio Analysis
 - Fact-Checking eBook Content of Chapter 3 Ratio Analysis
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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