



**BALANCE SHEET
SPREAD SHEET ANALYSIS**

	20	20	20	20	20
ASSETS					
Cash					
Accounts Receivable					
Inventory					
Prepaid Expenses					
Other Current Assets					
Total Current Assets					
Gross Fixed Assets					
Less Accumulated Depreciation					
Net Fixed Assets					
Other Assets					
TOTAL ASSETS					
LIABILITIES AND EQUITY					
Notes Payable - Bank					
Accounts Payable - Trade					
Accrued Expenses					
Current Portion LTD					
Other Current Liabilities					
Total Current Liabilities					
Long-Term Debt					
TOTAL LIABILITIES					
Common Stock					
Retained Earnings					
(Treasury Stock)					
EQUITY					
TOTAL LIABILITIES AND EQUITY					



INCOME STATEMENT SPREAD SHEET ANALYSIS

	20	20	20	20	20
SALES					
Cost of Goods Sold					
GROSS PROFIT					
OPERATING EXPENSES					
Owner's Salary					
Other Salaries					
Salary Related Expense					
Commissions					
Advertising					
Bad Debts					
Business Taxes an Licenses					
Contributions					
Depreciation					
Dues an Subscriptions					
Insurance					
Legal and Accounting					
Maintenance and Repairs					
Office EXPense					
Telephone and Utilities					
Travel and Entertainment					
Vehicle Expense					
Other Administrative Expense					
TOTAL OPERATING EXPENSE					
OPERATING PROFIT					
Interest Expense					
Other Income					
Other Expense					
PROFIT BEFORE TAX					
Income Tax					
NET PROFIT AFTER TAX					



RATIO ANALYSIS SPREADSHEET

		20	20	20	20	20	Industry Comparison
SOLVENCY RATIOS							
Current	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$						
Quick	$\frac{\text{Cash + Accounts Receivable} + \text{Marketable Securities}}{\text{Current Liabilities}}$						
SAFETY RATIO							
Debt to Equity	$\frac{\text{Total Liabilities}}{\text{Equity}}$						
PROFITABILITY RATIOS							
Gross Profit Margin (%)	$\frac{\text{Gross Profit}}{\text{Sales}}$						
Pre-Tax Profit Margin (%)	$\frac{\text{Profit Before Taxes}}{\text{Sales}}$						
BALANCE SHEET MANAGEMENT RATIOS							
Sales to Assets	$\frac{\text{Sales}}{\text{Total Assets}}$						
Return on Assets (%)	$\frac{\text{Profit Before Taxes}}{\text{Total Assets}}$						
Return on Equity (%)	$\frac{\text{Profit Before Taxes}}{\text{Equity}}$						
Inventory Turnover (X)	$\frac{\text{Cost of Goods Sold}}{\text{Inventory}}$						
Inventory Days	$\frac{365}{\text{Inventory Turnover}}$						
Accounts Receivable Turnover (X)	$\frac{\text{Sales}}{\text{Accounts Receivable}}$						
Collection Period Days	$\frac{365}{\text{Accounts Receivable Turnover}}$						
Accounts Payable Turnover (X)	$\frac{\text{Cost of Goods Sold}}{\text{Accounts Payable}}$						
Accounts Payable Days	$\frac{365}{\text{Accounts Payable Turnover}}$						