

FINANCIAL ANALYSIS

I. Financial Analysis and Planning¹

From the *Statement of Cash Flows*, or from the analyst's well-tuned intuition, relevant financial ratios can be identified and calculated. Remember -- Do not just blindly begin calculating financial ratios – the number of possible financial ratios is almost limitless; life is too short to spend calculating irrelevant ratios! In short, have a good reason *a priori* for the financial ratios that you calculate. If you don't, you will waste a tremendous amount of time and may wind up with *too much* information to effectively evaluate.

Financial ratios have two primary uses:

- Financial control (or analysis) and
- Financial planning.

Financial ratios are used to compare actual financial results with various benchmarks of performance, such as

- a firm's own historical financial ratios to identify improving and deteriorating *trends*,
- *comparable ratios* from other firms in the same industry,² or
- *comparison* of actual ratios versus a previously developed financial plan.

We call the activity of comparing ratios to any of these benchmarks financial control.

Financial ratios also are used to project a firm's future financial position. We call this activity financial planning.

Financial Analysis Paper Example

Yijin Wang



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