

CORPORATION

A legal form of business organization wherein the firm's owners or stockholders have limited liability. Courts view corporations as "artificial persons." They can enter into contracts, owe debts, pay taxes, and be sued.

Corporate Decisions

Investment in capital assets: The real (physical) assets that a firm owns. Capital asset decisions involve determining which capital projects to invest in and how much money should be invested in various real assets.

Financing: Decisions include determining what securities or financial assets the firm should issue to raise funds and how much money should be raised through the issuance of securities.

Dividend: A dividend is a sharing of profits with the shareholders as a reward for the risk they have taken by investing in the business. Dividend decisions involve how much of a cash dividend, if any, the company can afford and what portion of the firm's profits should be paid to stockholders in the form of dividends.

Dividends can take the form of shares (stock dividends) of the company's stock, or in rare cases, property (property dividends).

Working capital and cash flow: Management of current assets and current liabilities. These decisions involve determining if the working capital will be adequate to run the business day-to-day and whether the cash balances will be sufficient to meet payments as they come due.

Credit management: The approval of a credit request by customers and the management and collection of accounts receivable. Credit decisions are based on evaluation of the strengths and weaknesses of the applicant and management of credit involves monitoring the age of accounts receivable and the collection efforts.

Goal of the firm: To maximize shareholders' wealth (the price of the firm's common stock). Many decisions impact the maximization of shareholder value, including those that impact liquidity, profitability, efficiency, and maintain an excellent reputation.

Role of Directors

Elected by the shareholders, the directors act on behalf of the shareholders by establishing board policies and objectives, appointing top officers such as the CEO, approving budgets, and voting on dividends and other major corporate decisions.

FINANCIAL STATEMENTS

Records that report the sources and uses of cash, financial condition, and the results of operations for a corporation. Users of financial statements digest the messages of these reports as important decisions can be made, such as whether to grant credit and invest while government entities analyze financial statements in order to regulate businesses. Users of financial statements include owners of firms, potential investors, creditors, and government regulatory agencies.

Balance Sheet

- Shows a "snapshot" of a company's financial standing.
- Shows readers what a business owns and what it owes at a specific point in time.
- Also called a statement of financial position.

Assets:

- Represent a company's resources.
- To qualify as an asset, the following requirements apply:
 - A company must own the resource.
 - The resource must be of value.
 - The resource must have a quantifiable (measurable) cost.

Balance sheet formula:
 Assets = Liabilities + Owners' equity

Liabilities:

- Represent what a company owes to others.
- To qualify as a liability, the following requirements apply:

FINANCIAL RATIOS

The Objective of Ratio Analysis

- Used to facilitate financial statements interpretation.
- Reduces the large number of financial statement items to a relatively small set of ratios.
- There are certain caveats when conducting ratio analysis:
 - A single ratio does not provide sufficient information from which to judge overall performance.
 - Financial statements should be compared at the same point in time during the year.
 - Audited financial statements are preferable.
 - Maintain consistency in accounting methods.
 - Consider the effects of inflation if comparing companies over long periods of time.

Liquidity Ratios

The measure of a firm's ability to meet its short-term obligations. Used by credit managers, loan officers, and others who evaluate the credit worthiness of a business entity.

Current ratio = $\frac{\text{Current assets}}{\text{Current liabilities}}$

Quick ratio = $\frac{\text{Current assets} - \text{Inventory}}{\text{Current liabilities}}$

Net working capital to total assets ratio = $\frac{\text{Current assets} - \text{Current liabilities}}{\text{Total assets}}$

- Must be quantifiable (measurable)
 - Occurrence must be probable
- Shareholders' Equity**
- Represents sources of funds through:
 - Equity investments
 - Retained earnings (what the company has earned through operations since its inception)

Valuation

- Currently, the historical cost regime is the practical guiding principle under generally accepted accounting principles (GAAP).
- However, the concept of fair value, as a superior method of valuation, has gained momentum.

Income Statement

- Shows the revenues earned and the expenses incurred during a particular period of time.
- Demonstrates how much a company earns over a specific time period.
- Associates (matches) costs and expenses with the earning of revenue.
- Also called:
 - Profit and loss statement (P&L)
 - Consolidated statement of earnings
 - Statement of revenues and expenses
- Revenues: Inflows of cash or other assets or reductions in liabilities resulting from producing, delivering, or providing goods or services constituting an entity's central operations.

- Expenses: Outflows of cash or other assets or incurrence of liabilities resulting from producing, delivering, or providing goods or services constituting an entity's central operations.

Sales Revenue

- Cost of goods sold (COGS)
 - Gross profit (GP)
 - Administrative expenses
 - Depreciation
 - Other expenses
 - Earnings before interests and taxes (EBIT)
 - Interest
 - Earnings before taxes
 - Taxes
 - Net income (net profit)

Statement of Retained Earnings

Shows the changes in the retained earnings account during the same period of time as the income statement.

Beginning balance retained earnings + Net profit - Dividends on preferred stock - Dividends on common stock = Ending balance retained earnings

Statement of Cash Flows

Cash flows from operations + Cash flows from investments + Cash flows from financing - Net increase (or decrease) in cash

Activity Ratios

Used by potential investors, current investors, and management to measure the firm's efficiency in generating sales with its assets.

$$\text{Inventory turnover} = \frac{\text{Cost of goods sold}}{\text{Average inventory}}$$

$$\text{Collection period} = \frac{\text{Accounts receivable}}{\text{Credit sales per day}}$$

$$\text{Fixed asset turnover} = \frac{\text{Sales}}{\text{Net fixed assets}}$$

$$\text{Total assets turnover} = \frac{\text{Sales}}{\text{Total assets}}$$

Leverage Ratios

The measure of a firm's degree of indebtedness and its ability to meet long-term obligations. Used by bankers, analysts, investors, and others interested in measuring the debt burden of a business.

$$\text{Debt ratio} = \frac{\text{Total liabilities}}{\text{Total assets}}$$

$$\text{Debt-to-equity ratio} = \frac{\text{Long-term debt}}{\text{Shareholders' equity or equity}}$$

$$\text{Times interest earned ratio} = \frac{\text{EBIT}}{\text{Interest}}$$

$$\text{Cash coverage ratio} = \frac{\text{EBIT} + \text{Depreciation}}{\text{Interest}}$$

$$\text{Fixed-charge coverage ratio} = \frac{\text{EBIT} + \text{Lease payments}}{\text{Interest} + \text{Lease payments}}$$

$$\text{Equity multiplier ratio} = \frac{\text{Total assets}}{\text{Total equity}}$$

Profitability Ratios

The measure of the returns on assets and equity. Used by financial analysts, investors, management, and other interested financial statement users.

$$\text{Gross profit margin} = \frac{\text{Gross profit}}{\text{Total assets}}$$

$$\text{Net profit margin} = \frac{\text{Net income}}{\text{Sales}}$$

$$\text{Return on assets (ROA)} = \frac{\text{Net income}}{\text{Total assets}}$$

$$\text{Return on equity (ROE)} = \frac{\text{Net income}}{\text{Equity}}$$

$$\text{Price/Earnings (P/E) ratio} = \frac{\text{Price per share of common stock}}{\text{Earnings per share}}$$

$$\text{Earnings per share (EPS)} = \frac{\text{Earnings available to common stockholders}}{\text{Number of shares of common stock outstanding}}$$

$$\text{Market-to-book ratio} = \frac{\text{Common stock price per share}}{\text{Book value of common stock per share}}$$

$$\text{DuPont System}$$

Originally used by the DuPont Corporation, these calculations allow users to see how operating efficiency (profit margin), asset use efficiency (asset turnover), and financial leverage (equity multiplier) impact return on equity.

ROE = Net profit margin × Total asset turnover × Equity multiplier

OR

ROE = ROA (1 + Debt-to-equity ratio)

Benchmarking

- Ratios should be compared to standards such as industry or peer averages.
- Avoid general rules of thumb since they don't apply to all industries.
- Compare current year ratios to prior year ratios (time series analysis) for positive or adverse trends.
- Compare current year ratios to those of competitors (if data is available) and then to the industry as a whole. This is called a cross-sectional analysis.

Chapter 6 Money In Review Answers Foundations

Personal Finance

Rosina Ehmann



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