

# FINANCIAL ANALYSIS

## I. Financial Analysis and Planning<sup>1</sup>

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,<sup>2</sup> 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

**L Towne**



## **Financial Analysis Paper Example:**

## Decoding **Financial Analysis Paper Example**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Financial Analysis Paper Example**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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