



# SLG The StockLogic Group, Inc. **RATIO MASTER**

## INSTRUCTIONS

To use this work book you first enter data from your company's financial documents into the spreadsheet. Enter data only in the **YELLOW** cells.

Balance Sheet data goes into the balance sheet worksheet. Likewise for Income Statement, SG

Ratio Master automatically creates four pre-formatted, printable reports - one for each of the ratios. Each report page has been formatted for printing on your corporate letterhead.

We sincerely hope you find this product useful. We look forward to receiving your registration. We are confident you will find the full-function version of this product, and the accompanying reports.

**Ratio Master** is distributed as **SHAREWARE**.

If you find this spreadsheet helpful in any way, you are expected to **REGISTER** it.

We know it's tempting to ignore this requirement because we provided access to you before. However, we did so because we believe most people are fundamentally honest and will do the right thing.



This **DEMONSTRATION** version of **Ratio Master** includes only a few functional ratios.

Immediately upon receipt of your registration fee, we will send you a copy via email of the full-function version of **Ratio Master**. And, we will include a valuable, helpful, and comprehensive e-document entitled "Introduction to Ratio Master". This e-document includes detailed information and examples for each of the financial ratios.

Please send **US\$20** to the following address and include your comments or suggestions. If you are a Canadian registrant, you may send **CDN\$20** as a matter of convenience.

We do not trade in email addresses or any other client data. Your privacy will be respected.

**Ratio Master**  
**SLG The StockLogic Group, Inc.**  
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**Victoria, B.C. Canada V9A 4H5**

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web : <http://www.stocklogic.com>

This workbook includes

1 This instruction manual

2 Four data entry pages

Balance Sheet data entry page

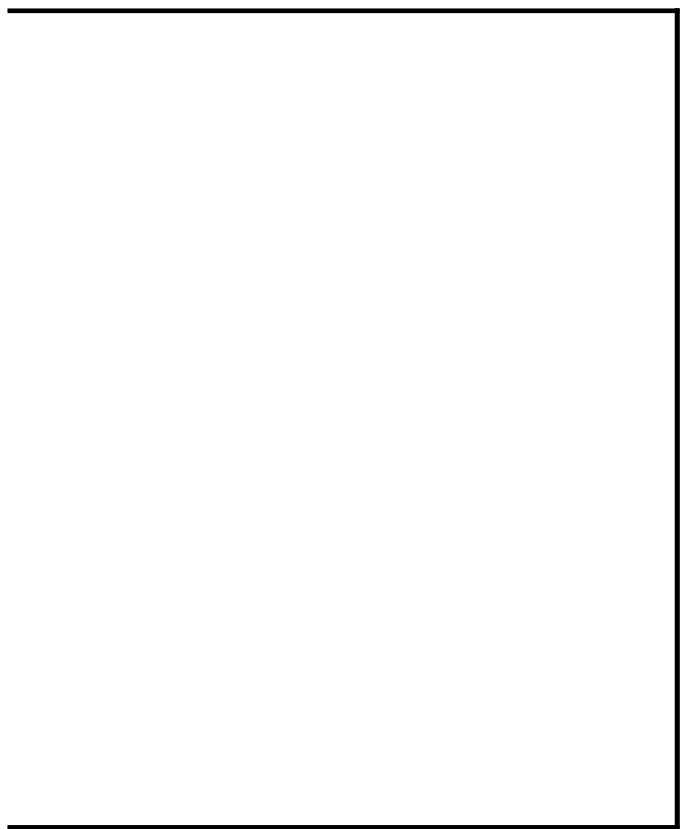
Income Statement data entry page

Sales, General, and Administration Detailed Expenses data entry page

Share Capital data entry page

- 3** Ratio definitions page
- 4** A calculation sheet for system use only (a bit redundant but the safest alternative in open development)
- 5** Ratio analysis REPORT pages
  - Balance Sheet Ratios
  - Earnings Statement Ratios
  - Combined Ratios
  - Value Ratios

- end of page -





**BALANCE SHEET**

Enter data in the YELLOW cells only.

**ASSETS****Current Assets**

Cash and Bank Balances  
Marketable Securities  
Accounts Receivable (less doubtful accounts)  
Inventories of Merchandise (valued at the lower of cost or market)  
Prepaid Expenses  
Other Current Assets

Total Current Assets

**Miscellaneous Assets**

Total Miscellaneous Assets

**Fixed Assets (at cost)**

Buildings  
Equipment

Accumulated Depreciation

Land

**Deferred Charges (unamortized expenses)****Intangible Asset**

Goodwill  
Intellectual Property (trademark, logo, etc.)

**TOTAL ASSETS****LIABILITIES****Current Liabilities**

Bank Advances  
Other Current Payables (short-term debt)

Accounts Payable  
Dividends Payable  
Income Taxes Payable

Total Current Liabilities

**Deferred Income Taxes**

Minority Interest in Subsidiary Companies

Total Long Term Debt

**TOTAL LIABILITIES**

**SHAREHOLDER'S EQUITY**

Capital Stock

Preferred

Common

Contributed Surplus

Retained Earnings

Foreign Exchange Adjustment

**TOTAL SHAREHOLDER'S EQUITY**

**TOTAL LIABILITIES + SHAREHOLDER'S EQUITY**

Out of balance by



\$0.00



\$0.00



\$0.00

\$0.00



\$0.00



\$0.00

\$0.00

\$0.00



**STATEMENT OF INCOME AND RETAINED EARNINGS**

Enter data in the YELLOW cells only.

**INCOME****Operating Section  
Income**

Sales  
Other Direct Revenue  
  
Total Gross Revenue

**Expense**

Direct Costs (purchases, supplies, and services)

**Gross Operating Profit (margin)****Other Operating Expenses**

Selling, Administrative, and General Expenses  
Depreciation  
Director's Remuneration

\$0.00

**Net Operating Profit****Non-Operating Section  
Income from Investments****Total Operating and Non-Operating Income****EXPENSES****Creditor's Section****Interest Charges**

Bank Interest  
Bond Interest  
Other Interest

Total Interest

**Owner's Section****Net Income Before Income Taxes****Taxes on Income**

Current  
Deferred

Total Taxes

**Minority Interest in Earnings of Subsidiary Companies**

**Equity Income**

<b>Net Earnings before Extraordinary Items</b>	
<b>Extraordinary Net Gain on Sale of Capital Assets</b>	
<b>Net Earnings after Extraordinary Items</b>	

**RETAINED EARNINGS**

<b>Balance at Beginning of the Year</b>	
<b>Net Earnings after Extraordinary Items</b>	\$0.00
<b>Gross Retained Earnings</b>	
<b>Dividends</b>	
Dividends on Preferred Shares	
Dividends on Common Shares	
<b>Balance at End of the Year</b>	



\$0.00



\$0.00

\$0.00

\$0.00



\$0.00

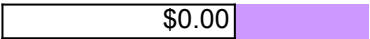
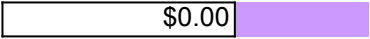
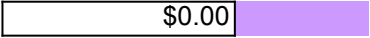


\$0.00

\$0.00

\$0.00





**SELLING, GENERAL, and ADMINISTRATIVE EXPENSES**

Enter data in the YELLOW cells only.

Accounting	\$0.00
Advertising and Promotion	\$0.00
Amortization	\$0.00
Automotive	\$0.00
Bank Charges and Interest	\$0.00
Bookkeeping	\$0.00
Books and Subscriptions	\$0.00
Computer Systems Maintenance	\$0.00
Consulting Fees	\$0.00
Dues and Licences	\$0.00
Entertainment	\$0.00
Equipment Leases	\$0.00
Insurance	\$0.00
Interest (other)	\$0.00
Legal	\$0.00
Management Fees	\$0.00
Occupancy Costs	\$0.00
Office Supplies and General	\$0.00
Postage and Courier	\$0.00
Professional Development	\$0.00
Salaries and Benefits	\$0.00
Stationery	\$0.00
Telecommunications	\$0.00
Telephone	\$0.00
Travel	\$0.00
Z- other 1	\$0.00
Z- other 2	\$0.00
Z- other 3	\$0.00

0
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**SHARE CAPITAL**

Enter data in the YELLOW cells only.

**Common Stock**

Number of Common Shares Outstanding

Common Stock Equivalents (Convertible Securities expressed as Common Stock)

Indicated Annual Dividend Per Common Share

Number of Common Options Outstanding

Current Market Price of a Common Share (valuator's estimate or market-based actual)

**Preferred Stock**

Number of Preferred Shares Outstanding

Indicated Annual Dividend Per Preferred Share

Par Value of Preferred Shares

Current Market Price of a Preferred Share

	0.00
	0.00
	\$0.00
	0.00

	\$0.00
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	0.00
	\$0.00
	\$0.00

	\$0.00
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## BALANCE SHEET RATIOS DEFINITION

$$\text{Working Capital} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

**Quick Ratio (Acid Test)** PROVIDED WITH REGISTERED COPY

$$\frac{\text{Net Tangible Assets per } \$1000}{\text{Total Debt Outstanding}} = \frac{\text{Total Assets}-\text{Deferred Charges}-\text{Intangible Assets}}{\text{Total Debt Outstanding} / \$1,000}$$

$$\text{Equity Value per Preferred Share} = \frac{\text{Preferred and Common Share Capital} + \text{Contributed Capital}}{\text{Preferred Shares Outstanding}}$$

**Percentage of Total Capital**

*Total Debt %* PROVIDED WITH REGISTERED COPY

*Preferred %* PROVIDED WITH REGISTERED COPY

*Common %* PROVIDED WITH REGISTERED COPY

$$\text{Debt to Equity} = \frac{\text{Total Debt}}{\text{Book Value of Equity}}$$

## EARNINGS STATEMENT RATIOS DEFINITION

**Interest Coverage** PROVIDED WITH REGISTERED COPY

$$\text{Preferred Dividend Coverage} = \frac{\text{Net Earnings}-\text{Equity Income}+\text{Minority Interest}}{\text{Interest Charges}+\text{Preferred Dividend Payment}}$$

$$\frac{\text{Percentage of Earnings Paid as Preferred and Common Dividends}}{\text{Total Dividends}} = \frac{\text{Net Earnings (before extraordinary items)}}{\text{Net Earnings (before extraordinary items)}}$$

$$\frac{\text{Percentage of Earnings Paid as Common Dividends}}{\text{Common Dividends}} = \frac{\text{Net Earnings (before extraordinary items)}}{\text{Net Earnings (before extraordinary items)}}$$

**Gross Profit Margin** PROVIDED WITH REGISTERED COPY

**Operating Profit Margin** PROVIDED WITH REGISTERED COPY

**Net (After-Tax) Profit (or Earnings) Margin** PROVIDED WITH REGISTERED COPY



## COMBINED RATIOS DEFINITION

**Pre-Tax Return on Invested Capital**  $\frac{\text{Net Earnings (before extraordinary items)+Interest Expense}}{\text{Total Invested Capital}}$

**Net (After-Tax) Return on Invested Capital** PROVIDED WITH REGISTERED COPY

**Net (After-Tax) Return on Common Equity**  $\frac{\text{Net Earnings (before extraordinary items)-Preferred Dividend}}{\text{Common Equity}}$

**Cash Flow to Total Debt** PROVIDED WITH REGISTERED COPY

**Earnings per Common Share** PROVIDED WITH REGISTERED COPY

**Fully Diluted Earnings per Common Share** PROVIDED WITH REGISTERED COPY

**Inventory Turnover** PROVIDED WITH REGISTERED COPY

## VALUE RATIOS DEFINITION

**Preferred Dividend Yield**  $\frac{\text{Indicated Annual Preferred Dividend}}{\text{Current Market Price of Preferred Share}}$

**Common Dividend Yield**  $\frac{\text{Indicated Annual Common Dividend}}{\text{Current Market Price of Common Share}}$

**Price Earnings or PE Multiple** PROVIDED WITH REGISTERED COPY

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ONLY the ratios with a "star" beside them are functional in this DEMONSTRATION VERSION.  
 The others will be fully functional in your registered copy of this workbook.  
 Please follow the instructions found in the INSTRUCTIONS worksheet to register.  
 The e-document, "Interpreting Financial Statements" will be included with your registered copy to assist you in your analysis.

### BALANCE SHEET RATIOS





	\$0.00	n/a :1	<b>Working Capital</b> 
	\$0.00		
	\$0.00	n/a :1	<b>Quick Ratio (Acid Test)</b> 
	\$0.00		
	\$0.00	n/a	<b>Net Tangible Assets per \$1000 Total Debt Outstanding</b>
	\$0.00		
	\$0.00	n/a	<b>Equity Value per Preferred Share</b>
	\$0.00		
	\$0.00	n/a	<b>Percentage of Total Capital</b>  <i>Total Debt %</i>
	\$0.00		
	\$0.00	n/a	<i>Preferred %</i>
	\$0.00		
	\$0.00	n/a	<i>Common %</i>
	\$0.00		
	\$0.00	n/a :1	<b>Debt to Equity</b> 
	\$0.00		

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#### EARNINGS STATEMENT RATIOS

	$\frac{\$0.00}{\$0.00}$	n/a :1	Interest Coverage 
	$\frac{\$0.00}{\$0.00}$	n/a :1	Preferred Dividend Coverage
	$\frac{\$0.00}{\$0.00}$	n/a	Percentage of Earnings Paid as Preferred and Common Dividends 
	$\frac{\$0.00}{\$0.00}$	n/a	Percentage of Earnings Paid as Common Dividends 
	$\frac{\$0.00}{\$0.00}$	n/a	Gross Profit Margin
	$\frac{\$0.00}{\$0.00}$	n/a	Operating Profit Margin
	$\frac{\$0.00}{\$0.00}$	n/a	Net (After-Tax) Profit (or Earnings) Margin 

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COMBINED RATIOS			
	\$0.00	n/a	<b>Pre-Tax Return on Invested Capital</b>
	\$0.00		
	\$0.00	n/a	<b>Net (After-Tax) Return on Invested Capital</b> 
	\$0.00		
	\$0.00	n/a	<b>Net (After-Tax) Return on Common Equity</b>
	\$0.00		
	\$0.00	n/a :1	<b>Cash Flow to Total Debt</b>
	\$0.00		
	\$0.00	n/a	<b>Earnings per Common Share</b> 
	\$0.00		
	\$0.00	n/a	<b>Fully Diluted Earnings per Common Share</b>
	\$0.00		
	\$0.00	n/a times	<b>Inventory Turnover</b>
	\$0.00		

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#### VALUE RATIOS



\$0.00	n/a
\$0.00	

Preferred Dividend Yield 



\$0.00	n/a
\$0.00	

Common Dividend Yield 

\$0.00	n/a
\$0.00	

Price Earnings or PE Multiple 