



Financial ratios template

Your business name goes here...

Profit and loss account

*** [insert accounting period here] ***

Sales	€0.00
Cost of sales	€0.00
Gross margin	€0.00
Overheads	€0.00
Profit before interest tax and amortisation (PBITA)	€0.00
Depreciation	€0.00
Profit before interest and tax (PBIT)	€0.00
Interest	€0.00
Profit before tax	€0.00
Tax	€0.00

Net profit	€0.00
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Balance sheet

Fixed assets	€0.00
Cash	€0.00
Trade debtors	€0.00
Stock	€0.00
Current assets	€0.00
Trade creditors	€0.00
Current liabilities	€0.00
Working capital	€0.00
Bank overdraft	€0.00
Loans	€0.00
Borrowings	€0.00

Net assets	€0.00
Capital	€0.00
Reserves	€0.00
Equity	€0.00

[Once figures from your business are in Column B of the Profit & Loss and balance Sheet, key ratios for your business will appear below]

Ratios		How ratio is calculated
<u>Profitability ratios</u>		
Gross profit	#DIV/0!	Gross profit/Sales %
Overhead ratio	#DIV/0!	Overheads/Sales %
Return on sales	#DIV/0!	PBIT/Sales %
Net profit ratio	#DIV/0!	Net profit/Sales %
Return on capital employed	#DIV/0!	PBIT/Fixed assets %
<u>Efficiency ratios</u>		
Asset turnover ratio	#DIV/0!	Sales/(Fixed assets + Current assets)
Fixed asset turnover ratio	#DIV/0!	Sales/Fixed assets
Working Capital ratio	#DIV/0!	(Stock+Trade debtors) - Trade creditors/Sales %
<u>Liquidity ratios</u>		
Current ratio	#DIV/0!	Current assets/Current liabilities
Quick (acid test) ratio	#DIV/0!	(Current assets - Stock)/Current liabilities
<u>Leverage ratios</u>		
Gearing ratio	#DIV/0!	Borrowings/(Borrowings + Equity)
Debt equity ratio	#DIV/0!	Borrowings/Equity
Interest coverage ratio	#DIV/0!	PBIT/Interest
<u>Activity ratios</u>		
Accounts receivable days	#DIV/0!	Trade Debtors/(Sales/365)
Accounts payable days	#DIV/0!	Trade creditors/((Cost of Sales+Overheads)/365)
Stock days	#DIV/0!	Stock/(Cost of Sales/365)
<u>Investor ratios</u>		
Return on equity	#DIV/0!	Net profit/(Equity)%