



# STOCK ANALYSIS

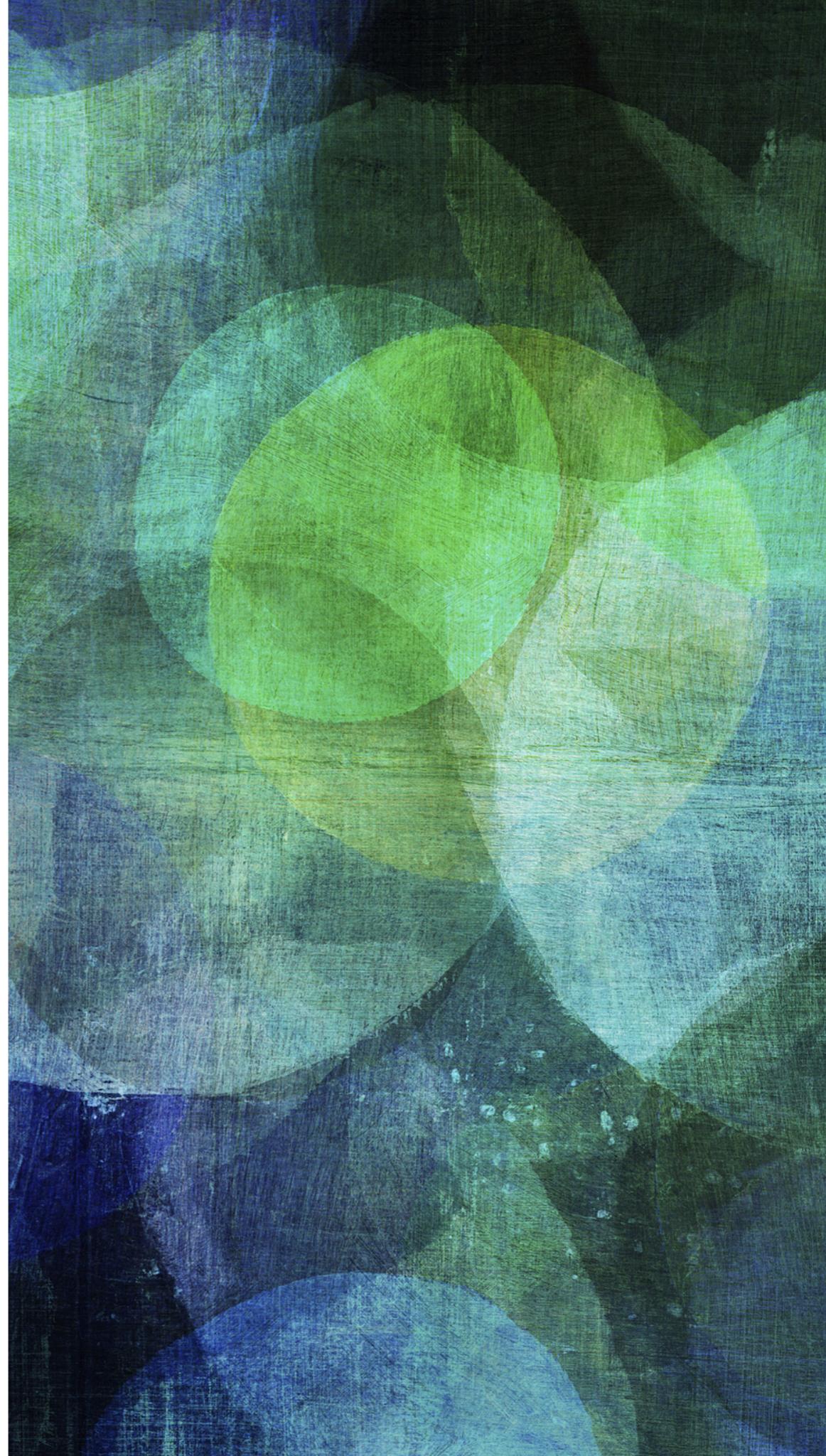
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408530014 Chen Pin Yang MIS

# STOCK ANALYSIS APP

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*Your investment consoler*



# WHY AM I DOING THIS?

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- Our education system provides valuable knowledge and skills in many aspects. However, when it comes to personal finance in the post-social life, it seems to receive little attention. Many individuals feel confused and uneasy when facing their own financial matters due to a lack of essential foundational knowledge.
- To address this knowledge gap, I aim to develop this program to provide some basic financial literacy for those unfamiliar with managing their finances. The program will help users compare fundamental indicators of different companies, such as current ratio, debt ratio, inventory turnover, return on equity, total revenue growth, and net income growth. By comparing and evaluating these indicators, users can gain a better understanding of a company's financial condition and potential.

這是一隻由陳品洋 (Pin-Yang, Chen) 所開發的程式，請問您會使用這支程式嗎？(y/n)

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此程式以一隻股票基本面出發，透過資產負債表、損益表等等報表判斷公司體質。會有6個基本的財政比率

1. 流動比率：是一間公司的短期債務償還能力跟短期風險的指標。（>2:良好，1~2:一般）

2. 負債率：一家公司所有資產中，有多少是由負債產生的。（此指標需與同行業做比較，尤其金融類股這類負債率較高的行業）

3. 銷貨報酬率：每銷售一元所賺取利潤的數量

4. 股東權益報酬率：投資的報酬率

5. 總收益成長：與過去3年做比較（良好：10%~20%）

6. 淨收益成長：總收益扣除成本含稅（良好：10%~20%）

# THE INFORMATION YOU CAN OBTAIN IN THE APP?

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- Current Ratio: It measures a company's ability to pay its short-term obligations. A higher current ratio indicates a stronger liquidity position.
- Debt Ratio: This ratio assesses the proportion of a company's assets financed by debt. A lower debt ratio suggests lower financial risk and a healthier balance sheet.
- Inventory Turnover: It determines how efficiently a company manages its inventory. A higher inventory turnover indicates effective inventory management and potentially better profitability.
- Return on Equity (ROE): This metric evaluates a company's profitability in relation to its shareholders' equity. A higher ROE suggests better profitability and efficient utilization of equity investment.
- Total Revenue Growth: It measures the rate at which a company's total revenue is increasing over a specific period. Higher revenue growth indicates positive business performance and expansion.
- Net Income Growth: It assesses the growth rate of a company's net income or profit over a particular period. Higher net income growth reflects improved profitability and financial performance.  
By inputting the relevant data for each indicator, the program calculates and provides a score or ranking for each company. This information enables you to compare and evaluate the financial health and potential of different companies, assisting you in making informed investment decisions.

# WHO NEEDS THIS APP?

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- I focused on the customers of Individual Investors, Novice Investors, Financial Students, Financial Advisors, Small Business Owners, but anyone interested in evaluating company fundamentals and making informed investment decisions can find value in this app. You can even stored the result of the evaluation to help yourself have a better decision of investing Stocks.

# INTERFACE

```
請輸入第1間公司名稱：2330台積電
請輸入流動資產：1995727521
請輸入流動負債：873089921
請輸入總資產：5045844348
請輸入總負債：1952946750
請輸入淨收入與過去三年淨收入：206949036 295878482 280968407 237180252
請輸入總收入與過去三年總收入：508632973 625531868 613142743 534140808
請輸入股東權益：3092897598
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*****  
公司名稱：2330台積電  
流動比率：228.58 %  
負債率：260.09 %  
銷貨報酬率：27.56 %  
股東權益報酬率：-17.22 %  
總收益成長：86.07 %  
淨收益成長：76.27 %  
粗估總分：60
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請問是否與同行比較？(y/n)  
y
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請輸入第2間公司名稱：2454聯發科  
請輸入流動資產：291458711  
請輸入流動負債：246906938  
請輸入總資產：612385395  
請輸入總負債：273413261  
請輸入淨收入與過去三年淨收入：16890491 18514402 31085361 35612001  
請輸入總收入與過去三年總收入：95651513 108194084 142161276 155729821  
請輸入股東權益：338972143
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```
*****  
公司名稱：2454聯發科  
流動比率：118.04 %  
負債率：44.65 %  
銷貨報酬率：2.76 %  
股東權益報酬率：4.98 %  
總收益成長：70.66 %  
淨收益成長：59.47 %  
粗估總分：146
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比較排序：  
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| Co.          TotalRank |  
*****  
| 2330台積電      60 |  
| 2454聯發科    146 |  
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| Co.          CurrentRatio |  
*****  
| 2454聯發科     118.04 |  
| 2330台積電     228.58 |  
-----  
| Co.          DebtRatio |  
*****  
| 2330台積電      44.65 |  
| 2454聯發科    260.09 |  
-----  
| Co.          ReturnOnSales |  
*****  
| 2454聯發科      2.76 |  
| 2330台積電     27.56 |  
-----  
| Co.          ReturnOnEquity |  
*****  
| 2454聯發科     -17.22 |  
| 2330台積電      4.98 |  
-----  
| Co.          RevenueGrowth |  
*****  
| 2330台積電      70.66 |  
| 2454聯發科     86.07 |  
-----  
| Co.          NetIncome |  
*****  
| 2454聯發科      59.47 |  
| 2330台積電     76.27 |  
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是否儲存結果？(y/n)  
y  
儲存成功！
```