



TOP 45 FINANCE KPIs

(BLOOM ACADEMY CHEAT SHEET)

LIQUIDITY & SOLVENCY

Current Ratio	Quick Ratio (Acid Test)	Working Capital Ratio	Debt-to-Equity Ratio	Cash Reserves in Days
Measures ability to cover short-term liabilities with current assets. Formula: $\text{Current Assets} \div \text{Current Liabilities}$	Tests liquidity using only quick assets (excludes inventory). Formula: $(\text{Current Assets} - \text{Inventory}) \div \text{Current Liabilities}$	Indicates short-term financial health. Formula: $\text{Current Assets} - \text{Current Liabilities}$	Shows reliance on debt vs. equity in financing. Formula: $\text{Total Debt} \div \text{Total Equity}$	Measures how long the business can operate if cash inflows stop. Formula: $\text{Cash Reserves} \div \text{Average Daily Expenses}$

PROFITABILITY

Runway	Net Profit Margin	Gross Profit Margin	Gross Margin Ratio	Operating Cash Flow
Time remaining before available cash is depleted. Formula: $\text{Current Cash Balance} \div \text{Monthly Burn Rate}$	Profitability after all expenses, including taxes. Formula: $\text{Net Income} \div \text{Revenue}$	Profitability after cost of goods sold. Formula: $(\text{Revenue} - \text{COGS}) \div \text{Revenue}$	Evaluates product/service profitability. Formula: $(\text{Revenue} - \text{COGS}) \div \text{Revenue}$	Cash generated from core operations. Formula: $\text{Net Income} + \text{Non-Cash Expenses} - \text{Change in Working Capital}$

Free Cash Flow	Return on Investment (ROI)	Return on Equity (ROE)	Earnings per Share (EPS)	Dividend Payout Ratio
Cash available after investments in assets. Formula: $\text{Operating Cash Flow} + \text{Interest Payments} - \text{Capital Expenditure}$	Profitability of an investment. Formula: $\text{Income from Asset} \div \text{Asset Invested}$	Profit generated on shareholder equity. Formula: $\text{Net Income} \div \text{Total Equity}$	Profitability per share. Formula: $\text{Net Income} \div \text{Average Outstanding Shares}$	Percentage of profits paid as dividends. Formula: $\text{Dividends} \div \text{Net Income}$

CASH FLOW & EFFICIENCY

Dividend Yield	Price-to-Earnings (P/E) Ratio	Share Buyback Ratio	Cash Flow	Cash Burn Rate
Return from dividends relative to share price. Formula: $\text{Annual Dividend per Share} \div \text{Share Price}$	Market valuation vs. earnings. Formula: $\text{Market Price per Share} \div \text{Earnings per Share}$	Proportion of market cap repurchased. Formula: $\frac{\text{Total Shares Repurchased}}{\text{Market Capitalization}}$	Net inflows and outflows during a period. Formula: $\text{OCF} + \text{Investing Cash Flow} + \text{Financing Cash Flow}$	Average net monthly cash spent. Formula: $\text{Cash Outflows} - \text{Cash Inflows (monthly)}$

Cash Conversion Cycle (CCC)	Accounts Receivable Turnover	Accounts Payable Turnover	Inventory Turnover	Fixed Asset Turnover
Time to convert inventory into cash. Formula: $\text{DIO} + \text{DSO} - \text{DPO}$	Speed of collecting receivables. Formula: $\text{Net Credit Sales} \div \text{Average Receivables}$	Speed of paying suppliers. Formula: $\text{Total Supplier Purchases} \div \text{Average Payables}$	Number of times inventory is sold and replaced. Formula: $\text{COGS} \div \text{Average Inventory}$	Revenue generated per fixed asset. Formula: $\text{Revenue} \div \text{Net Fixed Assets}$

RECEIVABLES & PAYABLES

Days Sales Outstanding (DSO)	Days Payables Outstanding (DPO)	Days Inventory Outstanding (DIO)	Average Days Delinquent	Overdues Ratio
Average collection period. Formula: $(\text{Accounts Receivable} \div \text{Annual Sales}) \times 365$	Average time to pay suppliers. Formula: $(\text{Accounts Payable} \div \text{COGS}) \times 365$	Average holding time before sale. Formula: $(\text{Inventory} \div \text{COGS}) \times 365$	Days beyond agreed payment terms. Formula: $\text{DSO} - \text{Best Possible DSO}$	Quality of receivables collection. Formula: $\text{Overdue Receivables} \div \text{Total Receivables}$

REVENUE & GROWTH

Revenue Growth Rate	Market Share	Customer Acquisition Cost (CAC)	Customer Lifetime Value (LTV)	Customer Churn Rate
Period-over-period revenue growth. Formula: $(\text{Current Revenue} - \text{Previous Revenue}) \div \text{Previous Revenue}$	Share of total industry sales. Formula: $\text{Company Sales} \div \text{Total Market Sales}$	Cost to acquire new customers. Formula: $\text{Sales \& Marketing Spend} \div \text{New Customers Acquired}$	Total expected revenue from a customer. Formula: $\text{Customer Value} \times \text{Average Customer Lifespan}$	% of customers lost over a period. Formula: $\text{Customers Lost} \div \text{Total Customers}$

New Buyer Growth Rate	Average Revenue Per User (ARPU)	Annual Recurring Revenue (ARR) per FTE	Monthly Recurring Revenue (MRR)	SaaS Quick Ratio
Speed of acquiring new customers. Formula: $(\text{New Buyers This Month} - \text{Last Month}) \div \text{Last Month}$	Revenue per customer. Formula: $\text{Total Revenue} \div \text{Total Customers}$	Revenue efficiency per employee. Formula: $\text{ARR} \div \text{Number of Employees}$	Predictable subscription revenue. Formula: $\text{Number of Customers} \times \text{Average Subscription Fee}$	Net growth efficiency (growth vs. churn). Formula: $(\text{New MRR} + \text{Expansion MRR}) \div (\text{Churned MRR} + \text{Contraction MRR})$

VALUATION & INVESTOR

Total Addressable Market (TAM)	Net Promoter Score (NPS)	Innovation Index	Market Expansion Ratio	Brand Equity Score
Potential market value. Formula: $\text{ACV per Client} \times \text{Number of Potential Clients}$	Customer loyalty & satisfaction. Formula: $\% \text{ Promoters} - \% \text{ Detractors}$	Revenue from new products vs. total revenue. Formula: $\text{New Product Revenue} \div \text{Total Revenue}$	Revenue share from new markets. Formula: $\text{New Market Revenue} \div \text{Total Revenue}$	Perceived value of the brand. Formula: $\text{Awareness} \times \text{Perception} \times \text{Loyalty}$