

Investing Ratios Cheat Sheet



BY BRIAN FEROLDI

RATIO	FORMULA	MEASURE OF
LIQUIDITY AND EFFICIENCY		
QUICK RATIO	$\frac{\text{Cash \& Equivalents} + \text{Receivables}}{\text{Current Liabilities}}$	Immediate short-term debt-paying ability
CURRENT RATIO	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	Short-term debt-paying ability
ACCOUNTS RECEIVABLE TURNOVER	$\frac{\text{Net Sales}}{\text{Average Accounts Receivables}}$	Efficiency of collection
INVENTORY TURNOVER	$\frac{\text{Cost of Good Sold}}{\text{Average Inventory}}$	Efficiency of inventory management
DAYS' SALES UNCOLLECTED	$\frac{\text{Accounts Receivable}}{\text{Net Sales}} \times 365$	Liquidity of receivables
DAYS' SALES IN INVENTORY	$\frac{\text{Ending Inventory}}{\text{Cost of Good Sold}} \times 365$	Liquidity of inventory
TOTAL ASSET TURNOVER	$\frac{\text{Net Sales}}{\text{Average Total Assets}}$	Efficiency of assets in producing sales
SOLVENCY		
DEBT RATIO	$\frac{\text{Total liabilities}}{\text{Total assets}}$	Creditor financing and leverage
EQUITY RATIO	$\frac{\text{Total equity}}{\text{Total assets}}$	Owner financing
DEBT-TO-EQUITY RATIO	$\frac{\text{Total liabilities}}{\text{Total equity}}$	Debt versus equity financing
TIMES INTEREST EARNED	$\frac{\text{Earnings Before Interest \& Taxes}}{\text{Interest Expense}}$	Protection in meeting interest payments
PROFITABILITY		
GROSS MARGIN	$\frac{\text{Revenue} - \text{Cost of Good Sold}}{\text{Revenue}}$	Gross Profit in each sales dollar
PROFIT MARGIN	$\frac{\text{Earnings}}{\text{Net Sales}}$	Net Income in each sales dollar
RETURN ON ASSETS	$\frac{\text{Net Income}}{\text{Average Total Assets}}$	Overall profitability of assets
RETURN ON EQUITY	$\frac{\text{Net Income} - \text{Preferred Dividends}}{\text{Average Common Stockholders' Equity}}$	Profitability of owner investment
BOOK VALUE PER SHARE	$\frac{\text{Shareholders' Equity}}{\text{Shares Outstanding}}$	Liquidation at reported amounts
EARNINGS PER SHARE	$\frac{\text{Net Income} - \text{Preferred Dividends}}{\text{Shares Outstanding}}$	Net Income per share
MARKET PROSPECTS		
PRICE TO EARNINGS RATIO	$\frac{\text{Share Price}}{\text{Earnings Per Share}}$	Market value relative to earnings
DIVIDEND YIELD	$\frac{\text{Annual Cash Dividends per Share}}{\text{Share Price}}$	Cash return per share owned



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Next Business Model 2026: CONTENTS The Innovation Lab Inc., 2026-01-01 Next Business Model 2026 Series Reading Trends Across 25 Industries via Data and Specific Business Opportunities A practical industry by industry report series presented by The Innovation Lab through the analysis of 5 000 business models The Innovation Lab a consulting group specializing in business trend analysis and business model consulting is simultaneously releasing a 25 volume series of industry specific reports forecasting the 2026 business landscape Why 25 industries Today s business does not move on vague predictions or gut feelings Accordingly The Innovation Lab conducted a complete survey of over 5 000 business model BM data points from its proprietary analysis platform NextBM200 to quantitatively analyze changes across 25 key industries that comprise the global market including Korea Focusing on specific Business Models instead of grand future discourses This series avoids abstract futurology or grand narratives Instead it focuses on presenting the actual trends emerging within each industry along with specific cases and data on business models that companies and individuals can implement immediately Intelligence Briefing for Leaders Navigating an Era of Uncertainty In 2026 is your business lost in the fog Or is it on the map Moving past vague forecasts to discuss business models you should review right now Every year countless trend forecast books are published yet few provide a clear answer when planners and executives in the field ask So what business model should we actually try in our industry The Next Business Model 2026 series published by The Innovation Lab a business trend analysis and business model consulting group was designed specifically to address this need This series was written based on NextBM200 a proprietary platform featuring vast data on over 5 000 business models across 25 industries Its primary differentiator is that it deals exclusively with business models rigorously verified by data rather than intuition or speculation This book tracks how the macro changes of 2026 are branching out into specific business forms at the ground level of each industry Beyond fundamental statements like AI is rising or Hyper personalization is important readers can use this book to identify specific revenue models and service structures currently operating in the market Each volume presents a detailed analysis of promising business models worth benchmarking or adopting immediately alongside the latest industry trend data For those who need practical references that can be applied directly to next year s business plan rather than abstract futurology this series will serve as the most reliable database Key Components of the Book 1 Data Driven Industry Trend Analysis Patterns of change observed in each of the 25 industries are objectively analyzed and organized using data from NextBM200 2 Exploration of Accessible Business Models BM Moving beyond vague concepts the series provides detailed analyses and introductions of specific BM cases that have either been validated in the real market or are newly emerging 3 Practical Insights Provides insights focused on business structures and implementation points allowing planners and executives to immediately apply and evaluate them within their own businesses The Next Business Model 2026 series will serve as the most practical and useful data driven business reference for those designing and executing business in the

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well told a worthy successor to its obvious inspiration Michael Azerrad's 2001 examination of the 80s indie underground *Our Band Could Be Your Life* New York Times Book Review A raucous history of punk emo and hardcore's growing pains during the commercial boom of the early 90s and mid aughts following eleven bands as they sell out and find mainstream fame or break beneath the weight of it all Punk rock found itself at a crossroads in the mid 90s After indie favorite Nirvana catapulted into the mainstream with its unexpected phenomenon Nevermind rebellion was suddenly en vogue Looking to replicate the band's success major record labels set their sights on the underground and began courting punk's rising stars But the DIY punk scene which had long prided itself on its trademark authenticity and anti establishment ethos wasn't quite ready to let their homegrown acts go without a fight The result was a schism those who accepted the cash flow of the majors and those who defiantly clung to their indie cred In *Sellout* seasoned music writer Dan Ozzi chronicles this embattled era in punk Focusing on eleven prominent bands who made the jump from indie to major *Sellout* charts the twists and turns of the last gold rush of the music industry where some groups sold out and rose to surprise super stardom while others buckled under mounting pressures *Sellout* is both a gripping history of the music industry's evolution and a punk rock lover's guide to the chaotic darlings of the post grunge era featuring original interviews and personal stories from members of modern punk's most famous bands Green Day Jawbreaker Jimmy Eat World Blink 182 At the Drive In The Donnas Thursday The Distillers My Chemical Romance Rise Against Against Me *American Magazine* ,1925 **The Eclectic Magazine** ,1879 *The Mining Congress Journal* ,1929 *Littell's Living Age* ,1879 *The Eclectic Magazine* John Holmes Agnew,Walter Hilliard Bidwell,1879 *Eclectic Magazine* John Holmes Agnew,Walter Hilliard Bidwell, Henry T. Steele,1879 *Football and Philosophy* Michael W. Austin,2008-07-11 An insightful collection of essays that investigate many of the issues surrounding the nation's biggest sport tackles the moral and philosophical principles behind gridiron competition in Raymond Belliotti's *Vince Lombardi and the Philosophy of Winning* Cheating by Myles Brand and Marshall Swain and other works *Transportation Research Record* ,1982 **Littell's Living Age** Eliakim Littell,Robert S. Littell,1879 **Outlook** ,1926

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