

Balance Sheet Financial Data - Review

Statement Analysis Month February-09

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Enter Company Name

Balance Sheet Primary Account Totals - Financial Data Validation

Cash & Contracts	\$ 407,000	Net Sales, Year-to-Date	\$ 30,940,000
Total Assets	\$ 8,142,000	Gross Profit ~ Income, YTD	\$ 4,115,000
Total Current Liabilities	\$ 6,145,000	Net Profit or Loss Before Taxes, YTD	\$ 464,000
Total Liabilities	\$ 6,858,000		
Retained Earnings	\$ 878,000	Total Assets Variance	\$ -
Misc. Corp. & Proprietary	\$ 100,000	Current Liabilities Variance	\$ -
Total Equity ~ YTD Net Income	\$ 1,284,000	Total Liabilities Variance	\$ -
		Net Worth ~ Earnings Variance	\$ -
Qualified Long-Term Debt	\$ -	Financial Statement Variance	\$ -

Net Working Capital

Total Current & Working Assets	\$ 6,562,000
Minus: Total Current Liabilities	\$ 6,145,000
Working Capital , before Qualified Liabilities	\$ 417,000
Plus: Reserves & Deferrals	\$ 910,862
Plus: Qualified Long-Term Debt	\$ -
Net Working Capital Detail	\$ 417,000

Assets

Trade Account Receivables	\$ 515,000
Operating Inventories	
New Vehicles	\$ 3,102,000
Used Vehicles	\$ 1,500,000
Fixed Operation	\$ 300,000
Other Assets ~ Inventories	\$ 238,000
LIFO ~ FIFO Reserve	\$ -
Prepaid Expenses	\$ 200,000
Other Working Assets	\$ 300,000
Fixed Assets	
Cost of Gross Fixed Assets	\$ 1,153,000
Depreciation - Fixed Assets	\$ (393,000)
Other Non-Current Assets	\$ 820,000

Liabilities

Trade Payables, w/o Operating Payables	\$ 323,000
Operating Inventory Payables	
New Vehicles ~ Notes Payable	\$ 2,515,000
Used Vehicles ~ Notes Payable	\$ 2,000,000
Current Liabilities & L-T-D Portions	\$ 130,000
Other Current Notes & Payables	\$ 607,000
Accrued Expenses	\$ 570,000
Long-Term Liabilities	
Other Reserves & Deferrals	\$ 257,000
Long-Term Debt	\$ 300,000
Mortgages Payable - Real Estate	\$ 150,000
Misc. Long-Term Liabilities	\$ 6,000
Net Income After Taxes (Profit/Loss)	\$ 306,000

Cash Flow Analysis

* Operating Cash Flow (OCF)	\$ (1,013,000)
* Investing Cash Flow (ICF)	\$ (432,000)
* Financing Cash Flow (FCF)	\$ 1,568,000
Total Cash Flow Detail	\$ 123,000

Ratio Analysis

Current Ratio - Liquidity	\$ 1.07
Quick Ratio - Liquidity	\$ 0.15
Debt to Equity - Safety Ratio	\$ 5.34
Gross Profit % Ratio - Profitability	13.30%
Pretax Profit % Ratio - Profitability	1.50%
Sales to Assets - Operating Performance	\$ 3.80
Return on Assets - Operating Performance	5.70%
Return on Equity - Operating Performance	36.14%
Inventory Turnover - Operating Performance	5.47
Inventory Days - Operating Performance	66.70

Detailed Cash Flow Analysis Report

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Operating Cash Flow Detailed Analysis ~ OCF

Net Income After Taxes (Profit/Loss)	\$	306,000
Depreciation - Fixed Assets	\$	77,000
Trade Account Receivables	\$	(20,000)
Operating Inventories		
New Vehicles	\$	(1,806,000)
Used Vehicles	\$	100,000
Fixed Operation	\$	(200,000)
Other Assets ~ Inventories	\$	(68,000)
LIFO ~ FIFO Reserve	\$	-
Prepaid Expenses	\$	100,000
Current Liabilities		
Trade Payables, w/o Operating Payables	\$	63,000
Current Liabilities & L-T-D Portions	\$	2,000
Other Current Notes & Payables	\$	202,000
Accrued Expenses	\$	230,000
* Operating Cash Flow (OCF)	\$	(1,013,000)

Investing Cash Flow Detailed Analysis ~ ICF

Change Other Non-Current Assets	\$	(155,000)
Change in Cost of Gross Fixed Assets	\$	(277,000)
Other Working Assets ~ Non-Operating Inventories	\$	(100,000)
* Investing Cash Flow (ICF)	\$	(432,000)
* Cash Flow Before Financing	\$	(1,445,000)

Financing Cash Flow Detailed Analysis ~ FCF

Change in Operating Inventories ~ Notes Payable	\$	1,546,000
Change in Reserves ~ Deferrals & Misc. Long-Term	\$	108,999
Change in Remaining Long-Term Debt ~ Liabilities	\$	164,000
Mortgages Payable - Real Estate	\$	(149,999)
* Financing Cash Flow (FCF)	\$	1,568,000

Total Operating Cash Flow

Operating Cash Flow (OCF)	\$	(1,013,000)
Investing Cash Flow (ICF)	\$	(432,000)
Financing Cash Flow (FCF)	\$	1,568,000
Total Cash Flow	\$	123,000

Manual Cash Flow Overrides & Adjusting Entries

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Operating Cash Flow (OCF)

\$ 1000 difference due to Prepaid Expenses & Current Liabilities & L-T-D Portions combined
 Within manual both are known as Other Non-Current Liabilities

Dollar Value

\$ 1,000

Investing Cash Flow (ICF)

\$ 100,000 difference due to Other Working Assets ~ Non-operating Inventories being considered an Investment

\$ 100,000

Financing Cash Flow (FCF)

This is the combined offsetting value of the above two entries

\$ (101,000)