

Reads a set of accounts through the ratios that matter, liquidity, profitability, efficiency and gearing, to answer the two questions a business owner actually asks: can we afford this, and is the business actually healthy.

PREPARED BY

DATE

WHAT YOU PUT IN	VALUE
Revenue (£)	
Cost of sales (£)	
Operating profit (£)	
Current assets (£)	
Current liabilities (£)	
Inventory / work in progress (£)	
Total interest-bearing debt (£)	
Total equity (£)	
Trade debtors (receivables) (£)	

WHAT IT TELLS YOU	RESULT
Gross margin	
Operating margin	
Return on capital employed (ROCE)	
Current ratio (:1)	
Quick ratio (acid-test) (:1)	
Gearing	
Debtor days (days)	