

Ratio Analysis Literature Review

In an ever-expanding economic world, the need for new businesses with the ability to create and evolve simultaneously is paramount to ensure success. Hybrid business models are essential to foster growth and promote prosperity. Start-Up Enterprises and Contemporary Innovation Strategies in the Global Marketplace is a critical scholarly resource that examines the relationship between worldwide industry and the need for up-to-date technologies and methods to support such an inclusive market. Featuring coverage on a diverse range of topics such as corporate social responsibility, collaborator empowerment, and start-up enterprise ecosystems, this book is geared toward managers, researchers, and students seeking current research on the interaction between modernization and the expansion of markets to accommodate worldwide industry.

The present study of the research entitled "Financial Analysis of Cooperative Society". The study was based on secondary data from records, and profile of the Cooperative Societies. The Ratio analysis is the process of Observation the financial soundness and cost effectiveness of the firm by establishing relationship between the items of balance sheet and profit and loss a/c. The present study has thrown major concentration in ratio analysis, from the 6 years balance sheet and profit and loss a/c. An objective of the study includes the profitability Ratio, Structural ratios, Liquidity ratios, and Activity ratio of Cooperative Societies in Dharampur, and Ahva taluk in south Gujarat in India. Overall financial performance of the Cooperative Societies is discussed. Short term-long term position is good in study period of the Selected Cooperatives. Suitable suggestion was given by the researcher for a better soundness and cost effectiveness & Test Hypothesis 'T' test has been applied.

International Academic Conference on Teaching, Learning and E-learning and International Academic Conference on Management, Economics and Marketing Vienna, Austria 2017 (IAC-MEM 2017 + IAC-TLEI 2017), August 18 - 19, 2017

Lung Development: Biological and Clinical Perspectives, Volume II: Neonatal Respiratory Distress is a collection of papers that addresses the needs of small infants who have respiratory diseases. This volume deals with fetal lung development with emphasis on hyaline membrane disease. This book also presents basic information on pulmonary surfactant in the clinical area, particularly in 1) diagnosis and movement of neonatal respiratory distress; 2) prenatal assessment of fetal lung maturity; and 3) prevention of hyaline membrane disease with corticosteroid therapy. One paper reviews the essential clinical aspects of hyaline membrane disease, while another paper discusses data of the physiology of surfactant from a patient with hyaline membrane disease. Another paper examines the radiology of hyaline membrane disease, transient tachypnea of the newborn, and bronchopulmonary dysplasia; this paper also describes the radiographic techniques to be applied on infants. Other papers cite a treatment using antepartum glucocorticoid, as well as other clinical trials involving antenatal corticosteroid. One paper proposes a design and organization of a multicenter clinical trial that will study the effects of corticosteroid in the development of the human lung. This book can prove useful for pediatricians, specialists in respiratory diseases, and researchers whose work involves cardiovascular medicine and radiology.

As risk-taking is an essential part of the banking industry, banks must practise efficient risk management to ensure survival in uncertain financial climates. Banking operations are specifically affected by fluctuations in interest rates which cause financial imbalance; thus banks are now required to put in place an effective management structure that incorporates risk management efficiency measures that help mitigate the wide range of risks they face. In this book, the authors have developed a new modelling approach to determine banks' financial risk management by offering detailed insights into the integrated approach of dollar-offset ratio and Data Envelopment Analysis (DEA), based on derivatives usage. It further analyses the efficiency measurement under stochastic DEA approaches, namely (i) Bootstrap DEA (BDEA), (ii) Sensitivity Analysis and (iii) Chance-Constrained DEA (CCDEA). As demonstrated in the modelling exercise, this integrated approach can be applied to other cases that require risk management efficiency measurement strategies. Additionally, this is the first book to comprehensively review the derivative markets of both the developed and developing countries in the Asia-Pacific region, by examining the differences of risk management efficiency of the banking institutions in these countries. Based on this measurement approach, strategies are provided for banks to improve their strategic risk management practices, as well as to reduce the impacts from external risks, such as changes in interest rates and exchange rates. Furthermore, this book will help banks to keep abreast of recent developments in the field of efficiency studies in management accounting, specifically in relation to hedge accounting, used by banks in the Asia-Pacific region.

Presents multivariate financial models that can be used to explain and predict important economic events.

Volume 31 of Studies in Managerial and Financial Accounting (SMFA) covers contemporary issues in performance measurement and management control.

Due to the global health crisis, economies had to adapt to combat pandemic situations. In the present pandemic crisis, new legislation, methods, labor approaches, values, and social behaviors have emerged with a huge impact in all organizations. However, countries have applied different solutions, procedures, and rules to deal with crises. Therefore, the impact has been different per country. Organizations need to understand their customers and businesses not only to increase operational efficiency but also to increase stakeholder's satisfaction and their competitiveness in a sustainable way. Customers are becoming more exigent and markets more complex, calling for the need for higher differentiation. This was enhanced in this pandemic situation, and to survive, organizations needed to change and adapt to the new normal. The Handbook of Research on Reinventing Economies and Organizations Following a Global Health Crisis deals with management and economic issues, particularly with the reinvention of businesses and economies due to the pandemic situation and the relevance of entrepreneurship, innovation, and intensive knowledge used to deal with these changes. This book emphasizes the challenges, difficulties, and opportunities for the success of businesses and economies in periods of crisis and provides information for dealing with entrepreneurship and innovation, networks, and complementarities to recover businesses. The chapters also point out possible opportunities, challenges, and risks in the process of recovery highlighting innovation, internationalization, technology, and intensive knowledge in promoting economies and companies' competitiveness. This book is ideal for entrepreneurs, managers, economists, directors, shareholders, researchers, academicians, and students interested in how businesses reinvent and recover following a global health crisis.

Sharpen your understanding of the financial markets with this incisive volume Equity Markets, Valuation, and Analysis brings together many of the leading practitioner and academic voices in finance to produce a comprehensive and empirical examination of equity markets.

Masterfully written and edited by experts in the field, Equity Markets, Valuation, and Analysis introduces the basic concepts and applications that govern the area before moving on to increasingly intricate treatments of sub-fields and market trends. The book includes in-depth coverage of subjects including: · The latest trends and research from across the globe · The controversial issues facing the field of valuation and the future outlook for the field · Empirical evidence and research on equity markets · How investment professionals analyze and manage equity portfolios This book balances its comprehensive discussion of the empirical foundations of equity markets with the perspectives of financial experts. It is ideal for professional investors, financial analysts, and undergraduate and graduate students in finance.

This book gathers papers presented at the 13th International Workshop on Self-Organizing Maps, Learning Vector Quantization, Clustering and Data Visualization (WSOM+), which was held in Barcelona, Spain, from the 26th to the 28th of June 2019. Since being founded in 1997, the conference has showcased the state of the art in unsupervised machine learning methods related to the successful and widely used self-organizing map (SOM) method, and extending its scope to clustering and data visualization. In this installment of the AISC series, the reader will find theoretical research on SOM, LVQ and related methods, as well as numerous applications to problems in fields ranging from

business and engineering to the life sciences. Given the scope of its coverage, the book will be of interest to machine learning researchers and practitioners in general and, more specifically, to those looking for the latest developments in unsupervised learning and data visualization.

The book examines the various aspects of non-financial central public sector enterprises (PSEs) in India, for a period from 1986-87 to 2010-11. The analysis is based on all the key financial ratios; namely, profitability, efficiency, liquidity, leverage and productivity. Liberalization and globalization have caused competition in India and have lowered the profit margins. At the same time, Indian government has reduced subsidies and budgetary support for PSEs to curtail their own fiscal deficit. Strategic and economic reforms were also introduced in PSEs to make their operations commercially profitable so that they are not dependent on the government to meet their financial requirements on the one hand, and have their own earnings to finance their expansion/modernization requirements as well as their social obligations, on the other. To what extent, the PSEs have succeeded in this objective constitutes one major aspect of the present research work. The other equally important aspect examined is financial performance of the PSEs which have opted for disinvestment and have signed memorandum of understanding (MoU)/ self obligations. The Indian Government has desired the central PSEs to be profitable in their operations in post-liberalization era of 1990s. For this purpose, two major instruments, namely, disinvestment and MoUs, were introduced. This book examines, in detail, financial performance of PSEs which had opted for disinvestment and have signed MoU. Based on analysis/ findings and literature on the subject, the book contains some concrete suggestions that would prove extremely helpful to Indian Government to further improve their financial performance. ?

Master's Thesis from the year 2015 in the subject Business economics - Investment and Finance, grade: 2.1, BPP University (Business School), course: MSc Accounting and Finance, language: English, abstract: The aim of this report is to analyse the financial performances of Santander UK plc to investigate the reasons behind their consistent performance over the last few years whereas other banks and financial institutions are suffering to maintain their profit margin. Santander Group is a Spanish bank centred on Banco Santander which is being around from 1857. It has been founded mostly in family ownership and now being broadened to become a global bank. In terms of market value, it is the largest bank in Eurozone and also a leading bank in terms of market capitalization. Santander Group entered into the UK through the acquisition of Abbey National plc approved by the courts in November 2004. In 2008 it has also acquired Alliance & Leicester and Bradford & Bingley savings business. Alliance & Leicester plc transferred to Santander UK in January 2009. Abbey Bradford & Bingley and Alliance & Leicester rebranded as Santander. The bank offers a wide range of corporate, business personal, personal accounts including credit products, mortgages, savings and investments. It provides online banking services, including mobile apps. Santander also provides mortgages for Intermediaries through a division of Santander UK plc which is used by the brokers. The bank is approved by the Prudential Regulation Authority. It is regulated through the Prudential Regulation Authority as well as by the Financial Conduct Authority. It is a member of the UK Payments Administration, Financial Services Compensation Scheme, Bankers' Automated Clearing Services (BACS), the Cheque and Credit Clearing Company, the Faster Payments Service, the British Bankers' Association and the (CHAPS) which is stand for Clearing House Automated Payment System. The reason for the research on Santander UK plc is that the banking is an industry always attracts me to research because it is my desired place to work and I have chosen Santander because of its robust financial performance over the past few years. Since the global recession in 2008 many banks have been limiting their activities and closing down their branches, but Santander has been continuing to expand their business. Moreover, I want to utilize my knowledge and skills I have gained during my MSc program especially Business Analysis, Financial Management and Corporate reporting modules. Some of my favourite theories and models I can implement very well during research on Santander.

Master's Thesis from the year 2012 in the subject Business economics - Business Management, Corporate Governance, Prifysgol Cymru University of Wales, language: English, abstract: This report has intentionally been written for those large organisations which run at risk of failure. World's one of the biggest car and truck manufacturing company, General Motors has been chosen as a case study. The reason behind selection of GM as a case study is due to its 100 years of long history, business operations in 158 countries across the world and filing for bankruptcy petition in year 2009 in an around the time of financial crisis of US. Therefore, financial data for three consecutive years of GM before its application of chapter 11 bankruptcy petition have been analysed and compared with its global competitor Toyota for comprehensive judgement. Another investigation is made by analysing the various currencies and important commodity trends against US dollar. This is done to know, how fluctuation in exchange rate of various currencies influence the performance of multinationals. Finally for generalisation, a survey has been carried out on the bases of various literature reviews, financial ratios and currency trend analysis. In addition to previous researches, which were limited only to financial ratios, this research has been expanded beyond financial sector and included external factors such as economic, capitalism and currency fluctuations. An insight of various disciplines, which have always been neglected has taken as an empirical and found the diverse conclusion. Whole research prospers through four different segments; from various literature reviews, to financial ratio analysis, examinations of various currencies and commodities and finally questionnaire survey. Subsequent to research an imperative outcome has been realized. This exploration suggests that for survival of large businesses knowledge of economic is crucial besides financial planning and management. Therefore, large organisation should keep self-regulation to exploit available credit facility and do not exceeds its debts beyond certain agreed limits. While taking strategic decision, it is crucial to analyse base currency and its long term trends. Finally, multinationals should always implement innovation practices for their existence.

This study was Conducted in Most Successful Credit Cooperatives Society Waroli in Gujarat state's Valsad District to analyze the financial performance by using the data in Five years (2008-09 To 2012-13 annual audit reports of the financial statements Participatory discussion with management board team of Credit Cooperative society and interview with Manager, Accountant And shareholder's. This Financial Project examines the financial performance and health, Financial growth trends, And efficiency of Credit Cooperative society. and the loan services strategies. The health check up financial growth trend conducted in the framework of most common financial ratios used in the study. financial data concludes that Credit Cooperative Society Waroli in Valsad district has healthy position on liquidity; and good Financial growth Every year. Credit Cooperative Society Mangement good working overall efficiency.

Theory and Practice in Hospitality and Tourism Research includes 111 contributions from the 2nd International Hospitality and Tourism Conference 2014 (Penang, Malaysia, 2-4 September 2014), and covers a comprehensive range of topics, including: - Hospitality management - Hospitality & tourism marketing - Tourism management - Technology & innovation in hospitality & tourism - Foodservice & food safety - Gastronomy The book will be of interest to postgraduate students, academics and professionals involved in the fields of hospitality and tourism.

Have you ever worried about being expected to understand what finance people are saying when they quote 'gearing ratios' or 'equity yields' at you? Whether you are in a large organization or just starting out on your own you will want to avoid missing something important and know how you can achieve the financial targets that are critical to you and your business. It is important for all those engaged in business to understand how financial ratios can be used to measure the performance of a business. This has never been more urgent and important, when corporate frauds and corporate governance are high on the public agenda. However it is also important to understand how they can be used positively to maximize value and success in a business. This book covers the full scope of business. It uses a model, the Enterprise Stewardship Model which has received international

acclaim, to illustrate the power – and the limitations – of financial ratios and explore the tangible and intangible aspects of creating value in a business. It shows how ratios can be used to describe, measure, and help to maximize, value and success. And it includes worked examples to illustrate how to generate and calculate key financial ratios. The CD that is included with the book enables the reader to both understand and apply the subject for themselves through the use of interactive exercises. It also includes a short introductory video, a slide show and some structured questions to prompt a strategic business review using ratios. Relationships are at the heart of this book. Ratios themselves are relationships – between different sets of numbers or measurements. It is important to understand them and be able to work with them. But is also important to understand and be able to work with people in a business and this book looks at different perspectives on a business and explores how financial ratios can be interpreted differently from different standpoints. “A splendid job! You have made a complex subject highly accessible. It is very readable for anyone engaged in business whether in a small firm or a major corporation. - Peter Hutton, Managing Director of Brand Energy Research and formerly Group Development Director for MORI “Great concept: nicely executed and well written. Financial Ratios has a logical structure and flows well – I really enjoyed reading it and couldn't put it down! - Dr David Hillson FRSA FAPM FIRM FCMI, Director of Risk Doctor and Partners. * Financial ratios can add value to any business - understand how * Do you your customers need to understand what the finance department is telling them and what they should do about it? * Understand the strengths and shortcomings of financial ratios which will help you grow and manage your business * Accompanying CD enables the reader to both understand and apply the subject for themselves through the use of interactive exercises

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This research study serves to analyse and evaluate economic and financial performance of the UK during global recession in the years of 2007 to 2012. The key economic and financial variables such as GDP growth, unemployment rate, inflation rate, exchange rate, balance of payment, and FTSE 100 index are analysed and assessed to conclude whether economic and financial performance of UK have been healthier or not. Accordingly, it is found that economic and financial performance of UK had severely been deteriorating during 2008 and 2009 as aforesaid variables had not shown positive sign towards the economy of UK. However, it could be observed that UK has gradually been recovering its economy.

Written by leading market risk academic, Professor Carol Alexander, Pricing, Hedging and Trading Financial Instruments forms part three of the Market Risk Analysis four volume set. This book is an in-depth, practical and accessible guide to the models that are used for pricing and the strategies that are used for hedging financial instruments, and to the markets in which they trade. It provides a comprehensive, rigorous and accessible introduction to bonds, swaps, futures and forwards and options, including variance swaps, volatility indices and their futures and options, to stochastic volatility models and to modelling the implied and local volatility surfaces. All together, the Market Risk Analysis four volume set illustrates virtually every concept or formula with a practical, numerical example or a longer, empirical case study. Across all four volumes there are approximately 300 numerical and empirical examples, 400 graphs and figures and 30 case studies many of which are contained in interactive Excel spreadsheets available from the the accompanying CD-ROM . Empirical examples and case studies specific to this volume include: Duration-Convexity approximation to bond portfolios, and portfolio immunization; Pricing floaters and vanilla, basis and variance swaps; Coupon stripping and yield curve fitting; Proxy hedging, and hedging international securities and energy futures portfolios; Pricing models for European exotics, including barriers, Asians, look-backs, choosers, capped, contingent, power, quanto, compo, exchange, 'best-of' and spread options; Libor model calibration; Dynamic models for implied volatility based on principal component analysis; Calibration of stochastic volatility models (Matlab code); Simulations from stochastic volatility and jump models; Duration, PV01 and volatility invariant cash flow mappings; Delta-gamma-theta-vega mappings for options portfolios; Volatility beta mapping to volatility indices.

Port Management brings together a collection of seminal papers from Palgrave's journal Maritime Economics and Logistics. It is a dynamic volume, containing contributions from leading authors with different disciplinary backgrounds, representing a vast regional diversity. The volume provides authoritative and timely investigations into key topics in port economics, including research on: global supply chains, port networks, choice modelling, port infrastructure, competition, port pricing, efficiency in European seaports, and an analysis of Chinese container ports. It is essential reading for professionals, scholars, and researchers interested in port economics.

This is a comprehensive book on infrastructure development and construction management. It is written keeping in mind the curricula of construction management programmes in India and abroad. It covers infrastructure development, the construction industry in India, financial analysis of the real estate industry in India, economic analysis of projects, tendering and bidding, contracts and contract management, FIDIC conditions of contract, construction disputes and claims, arbitration, conciliation and dispute resolution, international construction project exports and identifying, analysing and managing construction project risk. Thus, this book covers most of the construction management activities that are carried out at different stages of a construction project. This is an essential book for students of construction management, construction professionals, academicians and researchers.

Bachelor Thesis from the year 2017 in the subject Business economics - Accounting and Taxes, grade: 16.5, INES Ruhengeri Institute of Applied Science, course: Accounting, language: English, abstract: This study's is main objective was to analyze the role of financial analysis on the financial performance of microfinance institutions in Rwanda under three specific objectives. The first was to assess the indicators of financial analysis in Inyongera SACCO/Cyuve. The second was to analyze the determinants of the financial performance in Inyongera SACCO/Cyuve. The third was to measure the relationship between financial analysis indicators and the financial performance determinants in Inyongera SACCO/Cyuve. The following research questions were used to test the above objectives: What are the indicators of financial analysis in Inyongera SACCO/Cyuve? What are the determinants of financial performance in Inyongera SACCO/Cyuve? What is the relationship between financial analysis indicators and the financial performance determinants in Inyongera SACCO/Cyuve? A descriptive research design was used. Data was collected from both primary and secondary sources using questionnaire, interview and documentation. The results of this research showed that financial revenues of Inyongera SACCO/Cyuve has generated more profit in the period of 2013 where it was 74%, and this year 2013 is experienced year profit where the Inyongera SACCO/Cyuve generated more profit. This was due to the decrease of operating expenses in this year within the reduction in personnel expenses compared to other years. And the 2011 is not more considered because it was the starting year. The recommendations given to Inyongera SACCO/Cyuve were to calculate its expenses, financial ratios to be able to assess the expenses incurred comparing to sales realized and gross margin obtained for a better control of production cost and other expenses. The institution should reduce its costs to maximize profit which is the common goals for all organizations

in order to make efficient and effectiveness of its business.

This book presents the main ideas on shifting the economy, finance, and banking sectors among ASEAN countries into a new paradigm. Since the economy and finance, as well as the banking sector in the ASEAN region, have been growing years by years, there is the need for the policymakers and relevant agencies to study the ideas on shifting the ASEAN economy, finance, and banking towards globalization through a new paradigm. Furthermore, the recent COVID-19 pandemic has affected not just human lives but also the economic and financial sectors. Because of COVID-19, most countries around the world have imposed lockdown and moving control order (MCO) as well as conditionally moving control order (CMCO). In this book, we tackle the main ideas on shifting the economy, finance, and banking sectors among ASEAN countries into a new paradigm. The researchers used econometric, mathematics, statistics, and quantitative sciences to study many economic, finance, and banking issues such as cryptocurrency, consumer preferences, and good governance. This book presents various new and novel results, methods, and algorithms. The findings of this book shall benefit the ASEAN policymakers, investors, and other relevant agencies. This book is also suitable for postgraduate students, researchers, and other scientists who work in econometric, finance, banking, and numerical simulation.

Accounting practice, whether in business or government, is more dynamic, more complex, and addresses a wider array of issues than it did as little as five years ago. Significant and rapid social, political, technological and economic changes are taking place in the world economy and it is increasingly recognised that accountants in all countries play a key role in the process of economic development. Accounting education is undergoing a thorough review on a worldwide basis and major developments are taking place to produce quality accounting education that can keep pace with dramatic world change. This book provides an up-to-date view of the state of accounting education throughout the world and focusses on the global challenges facing accounting education as we approach the millenium.

Research into the equity risk premium, often considered the most important number in finance, falls into three broad groupings. First, researchers have measured the margin by which equity total returns have exceeded fixed-income or cash returns over long historical periods and have projected this measure of the equity risk premium into the future. Second, the dividend discount model—or a variant of it, such as an earnings discount model—is used to estimate the future return on an equity index, and the fixed-income or cash yield is then subtracted to arrive at an equity risk premium expectation or forecast. Third, academics have used macroeconomic techniques to estimate what premium investors might rationally require for taking the risk of equities. Current thinking emphasizes the second, or dividend discount, approach and projects an equity risk premium centered on 3½% to 4%.

As an annual event, 1st International Conference on Applied Science, Business and Humanity (ICo-ASCNITY) 2019 brought the agenda to assembly together researcher, academics, experts and professionals in examining selected theme by applying multidisciplinary approaches. In 2019, this event held in 1-2 November at Grand Inna Hotel and Convention, Padang – Indonesia. The conference from any kind of stakeholders related with Accounting, Business, Art and Tourism, Language and Education was refereed before being accepted for publication. The double-blind peer reviewed was used in the paper selection.

This book examines the challenges for the life insurance sector in Europe arising from new technologies, socio-cultural and demographic trends, and the financial crisis. It presents theoretical and applied research in all areas related to life insurance products and markets, and explores future determinants of the insurance industry's development by highlighting novel solutions in insurance supervision and trends in consumer protection. Drawing on their academic and practical expertise, the contributors identify problems relating to risk analysis and evaluation, demographic challenges, consumer protection, product distribution, mortality risk modeling, applications of life insurance in contemporary pension systems, financial stability and solvency of life insurers. They also examine the impact of population aging on life insurance markets and the role of digitalization. Lastly, based on an analysis of early experiences with the implementation of the Solvency II system, the book provides policy recommendations for the development of life insurance in Europe.

Seminar paper from the year 2013 in the subject Business economics - Controlling, grade: 1,0, Berlin School of Economics and Law, language: English, abstract: The financial crisis revealed that in addition to profitability, solvency and liquidity are indispensable for the sustainability of a business. Thus, instruments considering these aspects have gained in importance in recent years. In the framework of external reportings the statement of cashflows provides relevant information for shareholders as well as for potential investors in order to assess an entities' ability to meet financial obligations and obtain liquid. Further information relating to these aspects are addressed in the management commentaries and are communicated, inter alia, in the form of key figures. Both, the statement of cashflows and cashflow related ratios aim to provide an insight into a companies' financial standing. However, different requirements apply for their determination. An own standard for cashflow statements grant a uniform establishment of the cashflow statement whereas entities are not required to accommodate any requirements offered by legal authorities when reporting cashflow related ratios. As a result of the latter, entities tend to provide a broad range of different figures based on various computations. The objective of this seminar paper is to examine the disclosure of the cashflow statement as well as that of cashflow related ratios. The following research questions will be addressed in the seminar paper: 1. How are the legal requirements of cashflow statements applied at DAX-30 companies and what differences can be identified? 2. Which cashflow related ratios are provided by DAX-30 companies and what added value can be identified through their application? The research methodology applied in this seminar paper is a review of relevant literature in order to draw an overview of the main theoretical aspects regarding the statement of cashflows and cashflow related ratios. The literature review serves as the fundamental for the aspects examined in the empirical analysis of consolidated financial statements of DAX-30 companies.

This text thoroughly discusses a series of techniques in financial statement analysis, such as business strategy analysis, accounting analysis, financial analysis (ratio and cash flow analysis), and prospective analysis for forecasting and valuation.

With contributions presented during the Second International Risk Management Conference, this second volume addresses important areas of risk management from a variety of angles and perspectives. The book will cover two separate tracks—financial risk management and risk management and corporate strategies—and will be of interest to academic researchers and students in risk management, banking, and finance.

International Academic Conference on Global Education, Teaching and Learning International Academic Conference on Management, Economics, Business and Marketing International Academic Conference on Transport, Logistics, Tourism and Sport Science

Causes of Insolvencies in Large Businesses. A Case Study of General MotorsGRIN Verlag

This book contains selected papers presented at the 4th International Seminar of Contemporary Research on Business and Management (ISCRBM 2020), which was organized by the Alliance of Indonesian Master of Management Program (APMMI) and held in Surabaya, Indonesia, 25-27 November 2020. It was hosted by the Master of Management Program Indonesia University and co-hosts Airlangga University, Sriwijaya University, Trunojoyo University of Madura, and Telkom University, and supported by Telkom Indonesia and Triputra. The seminar aimed to provide a forum for leading scholars,

academics, researchers, and practitioners in business and management area to reflect on current issues, challenges and opportunities, and to share the latest innovative research and best practice. This seminar brought together participants to exchange ideas on the future development of management disciplines: human resources, marketing, operations, finance, strategic management and entrepreneurship.

Financial Statement Analysis and the Prediction of Financial Distress discusses the evolution of three main streams within the financial distress prediction literature: the set of dependent and explanatory variables used, the statistical methods of estimation, and the modeling of financial distress. Section 1 discusses concepts of financial distress. Section 2 discusses theories regarding the use of financial ratios as predictors of financial distress. Section 3 contains a brief review of the literature. Section 4 discusses the use of market price-based models of financial distress. Section 5 develops the statistical methods for empirical estimation of the probability of financial distress. Section 6 discusses the major empirical findings with respect to prediction of financial distress. Section 7 briefly summarizes some of the more relevant literature with respect to bond ratings. Section 8 presents some suggestions for future research and Section 9 presents concluding remarks.

This work presents a new approach to portfolio composition in the stock market. It incorporates a fundamental approach using financial ratios and technical indicators with a Multi-Objective Evolutionary Algorithms to choose the portfolio composition with two objectives the return and the risk. Two different chromosomes are used for representing different investment models with real constraints equivalents to the ones faced by managers of mutual funds, hedge funds, and pension funds. To validate the present solution two case studies are presented for the SP&500 for the period June 2010 until end of 2012. The simulations demonstrates that stock selection based on financial ratios is a combination that can be used to choose the best companies in operational terms, obtaining returns above the market average with low variances in their returns. In this case the optimizer found stocks with high return on investment in a conjunction with high rate of growth of the net income and a high profit margin. To obtain stocks with high valuation potential it is necessary to choose companies with a lower or average market capitalization, low PER, high rates of revenue growth and high operating leverage

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