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Companies' Financial Statement: Concept and Principles

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Abstract: This article provides basic concepts about the financial statements of companies, as well as information on how to conduct financial statements and its principles, and conclusions and proposals on this.

Key words: finance, concept, principles.

An important component of manager–owner communication is the firm's financial statements. Firms organized as proprietorships or partnerships are not required to prepare financial reports or statements except for tax purposes. Of course, proprietors and partners must gather financial data so as to be able to evaluate their financial performance over time. Requests for bank loans need to be accompanied by recent financial statements, too. In contrast, companies organized as corporations are required to prepare financial reports annually for the benefit of their shareholders. Public corporations are required to fi le annual reports with the SEC. An annual report contains descriptive information on operating and financial performance during the past year, a discussion of current and future business opportunities, and financial statements that provide a numerical record of financial performance. Usually, financial highlights are provided on the first page or two, followed by a letter to the stockholders by the fi rm's chairman of the board and chief executive officer (CEO). The CEO summarizes the financial results for the year and identifies the fi rm's strengths, such as employee talents and the size of its customer base. After the CEO's letter, most companies describe their current business areas, future opportunities, and financial goals, such as a target return on equity or earnings growth rate. Three important financial statements are provided in the annual report: the statement of income (sometimes called the statement of operations), the balance sheet (sometimes called the statement of financial position), and the statement of cash flows. Management provides detailed notes to these financial statements. Annual reports, typically, provide a five-year or ten-year summary of selected financial data for the firm.

The balance sheet is a statement of a company's financial position as of a particular date, usually at the end of a quarter or year. Whereas the income statement reflects the firm's operations over time, the balance sheet is a snapshot at a point in time. It reveals two broad categories of information:

1. the assets, or the financial and physical items owned by a business,
2. the claims of creditors and owners in the business assets.

The creditors' claims, which are the financial obligations of the business, are referred to as liabilities. The company's equity is the funds supplied by the owners and represents their residual claim on the fi rm. In addition to providing a snapshot of a fi rm's financial condition, the balance sheet reveals much of the inner workings of the company's financial structure. The various types of assets indicate the results of recent business operations and the capacity for future operations. The creditors' claims and the owners' equity in the assets reveal the sources from which these assets have been derived. The term "balance sheet" indicates a relationship of equality between the assets of the business and the sources of funds used to obtain them that may be expressed as follows: Assets = Liabilities + Owners' equity This "balance sheet equation" or "accounting identity" shows that every dollar of a fi rm's assets must be financed by a dollar of liabilities (typically some type of credit or borrowing), balance sheet statement of a company's financial position as of a particular date, usually at the end of a quarter

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or year assets financial and physical items owned by a business liabilities creditors' claims on a firm, which are the financial obligations of the business equity funds supplied by the owners and represents their residual claim on the firm Business Organization and Financial Data a dollar of owner's equity, or some combination of the two. The fi rm's asset total shows what the fi rm owns; the total of liabilities and equity shows what the fi rm owes to its creditors and owners. The current assets of a business include cash and other assets that are expected to be converted into cash within one year. Current assets thus represent the working capital needed to carry out the normal operations of the business. The principal current assets of a business are, typically, its cash and marketable securities, accounts receivable, and inventories. Cash and marketable securities include cash on hand and cash on deposit with banks; marketable securities, such as commercial paper issued by other firms; and U.S. government securities in the form of Treasury bills, notes, and bonds. Accounts receivable, generally, arise from the sale of products, merchandise, or services on credit. The buyer's debts to the business are, generally, paid according to the credit terms of the sale. Some fi rms have notes receivable, which are written promises by a debtor of the business to pay a specified sum of money on or before a stated date. Notes receivable may come into existence in several ways. For example, overdue accounts receivable may be converted to notes receivable at the insistence of the seller or upon special request by the buyer. Notes receivable may also occur as a result of short-term loans made by the business to its employees or to other persons or businesses. The materials and products that a manufacturing firm has on hand are shown as inventories on the balance sheet. Generally, a manufacturing fi rm categorizes its inventories in terms of raw materials, goods in the process of manufacture, and finished goods. Sometimes, the balance sheet will reveal the amount of inventory in each of these categories. Fixed assets are the physical facilities used in the production, storage, display, and distribution of the products of a fi rm. These assets normally provide many years of service. The principal fixed assets are classified into two categories: (1) plant and equipment and (2) land. Intangible assets, which are assets you cannot see or feel, are accounted for on the balance sheet as they are created as the firm conducts business. Liabilities are the debts of a business. They come into existence through direct borrowing, purchases of goods and services on credit, and the accrual of obligations, such as wages and income taxes. Liabilities are classified as current and long-term. The current liabilities of a business may be defined as those obligations that must be paid within one year. They include accounts payable, notes payable, and accrued liabilities that are to be met out of current funds and operations. Accounts payable are debts that arise primarily from the purchase of goods and supplies on credit terms. Accounts payable arising from the purchase of inventory on credit terms represent trade credit fi nancing as opposed to direct short-term borrowing from banks and other lenders. An account payable shown on one firm's balance sheet appears as an account receivable on the balance sheet of the fi rm from which goods were purchased. A note payable is a written promise to pay a specifi ed amount of money to a creditor on or before a certain date. The most common occurrence of a note payable takes place when a business borrows money from a bank on a short-term basis to purchase materials or for other current operating requirements. Current liabilities that refl ect amounts owed but not due as of the date of the balance sheet are called accrued liabilities, or accruals. The most common forms of accruals are wages payable and taxes payable. These accounts exist because wages are, typically, paid weekly, biweekly, or monthly and income taxes are paid quarterly.

The income statement reports the revenues generated and expenses incurred by a fi rm over an accounting period, such as a quarter or year. The accrual concept is used to construct the income statement. Let's look at some of the major income statement accounts in greater detail. The starting point of the income statement reflects the revenues or sales generated from the operations of the business. Often, gross revenues are larger than net revenues. This is due to sales returns and allowances that may occur over the time period reflected in the income statement. Sometimes, when customers make early payment on their bills, cash discounts are given by the firm. If customers buy in large quantities, trade discounts may be given. Thus, discounts will reduce gross revenues. The costs

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of producing or manufacturing the products sold to earn revenues are grouped under cost of goods sold (COGS). These expenses reflect costs directly involved in production, such as raw materials, labor, and overhead and, thus, vary with the level of production output. Selling, general and administrative expenses tend to be stable or fixed in nature and cover requirements such as record keeping and preparing financial and accounting statements. These expenses reflect the costs associated with selling the fi rm's products. This includes salaries and/or commissions generated by the sales force as well as promotional and advertising expenditures. Depreciation is an estimate of the reduction in the economic value of the fi rm's plant and equipment caused by the creation of the fi rm's products or services. Each financial period's income statement shows the amount of depreciation expense specific to that period. Accumulated depreciation, or the sum of prior period depreciation expense, appears in the balance sheet. No cash outflow is associated with depreciation, so it is considered to be a noncash expense. Operating income is a fi rm's income before interest and income taxes, and is sometimes referred to as earnings before interest and taxes (EBIT). Interest expense is subtracted from operating income. When a portion of a fi rm's assets are financed with liabilities, interest charges usually result. This is true for bank loans and long-term corporate bonds. Operating income less interest expense gives the fi rm's pretax earnings, or earnings before taxes. Businesses are required to pay federal income taxes on any profits. Most states tax business profits. Taxable earnings, or profit, are defined as income remaining after all other expenses have been deducted from revenues, except income taxes. Effective income tax rates can vary substantially depending on whether the firm is organized as a proprietorship, partnership, or corporation. More information on taxes appears in this chapter's Learning Extension. The net income, or profits, remaining after income taxes are paid reflects the earnings available to the owners of the business. This income may be retained in the business to reduce existing liabilities, increase current assets, and/or acquire additional fixed assets. On the other hand, some or all of the income may be distributed to the owners of the business. Because of accrual accounting, a fi rm's net income over some period may not be the same as its cash flow. The amount of cash fl owing into the fi rm can be higher or lower than the net income figure. For a corporation, a fi rm commonly shows its net income on a per-share basis. This is referred to as the earnings per share (EPS) and is calculated by dividing the net income by the number of shares of common stock that are outstanding.

In addition to the income statement and balance sheet, corporate annual reports also want to measure changes in cash flows. All three of the previously described financial statements are prepared using an accrual accounting system whereby items are recorded as incurred but not necessarily when cash is received or disbursed. For example, a sale of $100 is recorded as a sale this year even though the cash is not expected to be collected until next year.

A statement of cash flows provides a summary of the cash inflows (sources) and cash outflows (uses) during a specified accounting period. The statement consists of three sections: operating activities, investing activities, and financing activities. The primary approach to constructing a statement of cash flows begins with the net income from the income statement as a cash inflow. We add back any noncash deductions, such as depreciation, which were deducted by accounting principles although no cash outflow occurred. The other "cash flow" adjustments are made by examining the differences in the accounts from two consecutive balance sheets. More specifically, cash flows are determined as follows:

Sources

1. Amount of net income plus amount of depreciation
2. Decrease in an asset account
3. Increase in a liability account

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4. Increase in an equity account

Uses

1. Increase in an asset account
2. Decrease in a liability account
3. Decrease in an equity account
4. Amount of cash dividends

Changes in the cash account are excluded. In the statement of cash flows, all of the fi rm's sources and uses of cash are added together. Their sum equals the change in the firm's cash account. If the statement of cash flows is constructed correctly, the sum of the items should equal the difference in the cash account between the two balance sheets used to generate it. Let's examine these more closely:

- Assets. The purchase of raw materials or an increase in the amount of finished goods held requires additional cash. Thus, it is a use and is, therefore, subtracted in the statement of cash flows. In contrast, collections of accounts receivable frees up cash; the reduction in accounts receivable is a source and is added in the statement of cash flows.
- Liabilities and equity. Borrowing money from a bank or receiving an added investment from a partner or stockholder represents a source of cash to the firm. In contrast, paying off a bank loan or repurchasing shares of stock is a use of cash.

All businesses have owners' equity in one form or another. Owners' equity is the investment of the owners or owner in the business. It initially results from a cash outlay to purchase assets to operate the business. In some cases, the owners of a business may place their own assets, such as machinery, real estate, or equipment with the fi rm for its operation. In addition to contributing cash or property, owners' equity may be increased by allowing profits to remain with the business. On the balance sheet, the amount of owners' equity is always represented by the difference between total assets and total liabilities of the business. It reflects the owners' claims on the assets of the business as opposed to the creditors' claims. In the case of a corporation, the owners' equity can be broken down into three different accounts. First, companies has no preferred stock outstanding, so the preferred equity or stock account balance is zero. Second, the common stock, or common equity, account reflects the number of outstanding shares of common stock carried at a stated or par value and the capital paid in excess of par. The par value is an arbitrary value and, therefore, is not related to a fi rm's stock price or market value. Some firms have "no par" common stock, meaning the common stock has a par value of $0. The third account is called the retained earnings account, and it shows the accumulated undistributed earnings (i.e., earnings not paid out as dividends) of the corporation over time. These retained earnings do not represent cash. They have been invested in the firm's current and/or fixed assets over the firm's lifetime. Together, these three accounts (preferred equity, common equity, and retained earnings) comprise the corporation's stockholders' equity.

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