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FINANCIAL LEVERAGE RATIOS AND ANALYSIS

Abstract: This article provides basic information on financial leverage rates and analyzes in this regard and gives the necessary conclusions and suggestions. In addition, studies have also been carried out on financial leverage ratios, comparative industry analysis, liquidity ratios.

Key words:financial leverage ratios, industry comparative analysis, liquidity ratios, market value ratios, leverage ratio analysis, sinking fund payments, trend analysis, total assets, liabilities

Financial leverage ratios indicate the extent to which borrowed, or debt, funds are used to fi nance assets, as well as the ability of the fi rm to meet its debt payment obligations. The total debt to total assets ratio is computed by dividing the total debt, or total liabilities, of the business by the total assets. This ratio shows the portion of the total assets financed by all creditors and debtors. A total debt to asset ratio that is too high tells the financial manager the opportunities for securing additional borrowed funds are limited. Additional debt funds may be more costly in terms of the rate of interest that will have to be paid. Lenders will want higher expected returns to compensate for their risk of lending to a company that has a high proportion of debt to assets. It is possible to have too low a ratio of total debt to total assets, which can be costly to the company. Since interest expenses are deductible for income tax purposes, the government, in effect, pays a portion of the debt financing costs. Furthermore, a company's debt costs are lower than the effective costs of equity. Sometimes, a debt ratio is calculated that shows the total debt in relation to the dollars the owners have put in the company. This is referred to as the total debt to equity ratio. The equity multiplier ratio, which provides another way of looking at the fi rm's debt burden, is calculated by dividing total assets by the company's total equity. At first glance, the ratio appears to have little to do with leverage; it is total assets divided by stockholders' equity. But recall the accounting identity: Liabilities + Equity = Assets.

A higher level of assets relative to equity suggests greater use of debt. Thus, larger values of the equity multiplier imply a greater use of leverage by the fi rm. This can be seen by using the accounting identity and dividing everything by equity:

$$\frac{\text{Total liabilities}}{\text{Equity}} + \frac{\text{Equity}}{\text{Equity}} = \frac{\text{Total assets}}{\text{Equity}} \qquad \frac{\text{Total liabilities}}{\text{Equity}} + 1 = \frac{\text{Total assets}}{\text{Equity}}$$

On the left, we have the equity multiplier; on the right, we have the total debt to equity ratio plus one. This shows that more reliance on debt in order to finance the company results in a larger equity multiplier. While the equity multiplier does not add to the information derived from the other debt ratios, it is useful when financial analysis is conducted using certain financial models, as we will explain later in the chapter. In addition to calculating debt ratios, the financial manager should be interested in the fi rm's ability to meet or service its interest and principal repayment obligations on the borrowed funds. This is accomplished through the calculation of interest coverage and fixed charge coverage ratios. These ratios make use of information directly from the income statement or from footnotes to a company's financial statements. The interest coverage, or times-interest-earned

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ratio, is calculated by dividing the company's operating income, or earnings before interest and taxes (EBIT), by the annual interest expense. The interest coverage fi gure indicates the extent to which the operating income, or EBIT, level could decline before the ability to pay interest obligations would be impeded. In addition to interest payments, there may be other fixed charges (such as rental or lease payments and periodic bond principal repayments), which are typically referred to as sinking fund payments. The fixed charge coverage ratio indicates the ability of a fi rm to meet its contractual obligations for interest, leases, and debt principal repayments out of its operating income. Rental or lease payments are deductible on the income statement prior to the payment of income taxes, just as is the case with interest expenses. In contrast, a sinking fund payment is a repayment of debt and, thus, is not a deductible expense for income tax purposes. However, to be consistent with the other data, we must adjust the sinking fund payment to a before-tax basis. We do this by dividing the after-tax amount by one minus the effective tax rate. Financial ratios and financial statement relationships can be used to analyze companies and their competitors, as we have seen. They have a second important practical use; managers can use them to assist in the company's financial planning process. To plan, it is necessary to look forward. We have perfect hindsight, but foresight is what determines the success of a business. Long-range plans covering several years must be prepared to project growth in sales, assets, and employees. First, a sales forecast needs to be made that includes expected developments in the economy and that reflects possible competitive pressures from other businesses. The sales forecast must be supported by plans for an adequate investment in assets. For example, a manufacturing company may need to invest in plant and equipment to produce an inventory that will fill forecasted sales orders. After determining the size of the necessary investment, plans must be made for estimating the amount of financing needed and for acquiring it. Adequate investment in human resources must be planned for as well. In addition to long-range financial plans, or budgets, the financial manager is concerned with near-term cash inflows and outflows associated with the business. Cash flows are often monitored on a daily basis for large fi rms, while small fi rms may make only monthly cash budgets. Financial analysis using ratios goes hand in hand with successful financial planning. An established fi rm should conduct a financial ratio analysis of past performance to aid in developing realistic future plans. The new company should analyze the performance characteristics of other companies in the same industry before making plans.

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