



FEATURES OF FINANCIAL ANALYSIS OF A TRADING ORGANIZATION

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Abstract: Retail and wholesale trade organizations sell goods purchased from other companies. Therefore, the most important asset for them is the inventory of goods. Therefore, when analyzing trade organizations, special attention should be paid to the structure and dynamics of this element.

Keywords: Finance, organization, structure, product, market, analysis, economy, result, coefficient, services, credit.

Trade organizations, especially wholesale trade organizations, have their own characteristics of work, which are manifested in the financial and economic analysis of their activities, especially in the analysis of liquidity and financial stability indicators. Standard procedures, techniques and recommended coefficients of financial and economic analysis developed for manufacturing organizations do not work satisfactorily for service sector organizations, which include trade. The result of such an application is incorrect conclusions that distort the picture of the financial condition of the organization.

Retailers and wholesalers sell goods purchased from other companies. Therefore, the most important asset for them is the inventory of goods. Therefore, when analyzing trade organizations, special attention should be paid to the structure and dynamics of this element. In particular, to evaluate the turnover and period of one turnover of stocks of goods, the share of stocks in the total assets and the level of turnover by months. The structure of monetary assets may differ depending on the method of sale.

In retail chains, goods are bought for cash, so the share of receivables for goods in total assets is low. For wholesalers, selling on trade credit terms is part of a promotional policy and therefore the share of receivables for goods will be high under such conditions. In the latter case, the analyst should pay special attention to the quality of the debt. In addition, the analysis of the seasonal factor will make it possible to develop comprehensive recommendations for improving the marketing policy, in particular the sales promotion policy. An organization can offer a pool of discounts during periods when sales are at their lowest, allowing for a slight leveling off of product flow throughout the year.

Features of the external financial analysis of trade organizations are:

- the plurality of subjects of analysis, external users of information about the activities of the organization;
- a variety of goals and interests of the subjects of analysis;
- availability of standard methods, accounting and reporting standards;
- orientation of the analysis only to the public, external reporting of the organization;
- limitation of analysis tasks due to incomplete information about the organization's activities;
- Maximum openness of the results of the organization's activities to external users.

The main content of the financial analysis conducted by external users on the basis of official accounting data is:

- ✓ analysis of absolute indicators of profit;
- ✓ analysis of relative profitability indicators;
- ✓ analysis of the financial condition, financial stability, liquidity of the balance sheet, solvency of the organization;
- ✓ analysis of the effectiveness of the use of equity and borrowed capital.

In addition to these main areas, aspects such as analysis of the state of inventories, the state of receivables and payables, analysis of the movement of fixed assets, etc. In this regard, explanations to the balance sheet and income statement are of particular importance for all users of financial statements. In addition to these aspects, they reflect information on the tangible and intangible assets of the organization, leased fixed assets, types of financial investments, authorized, reserve and additional capital, the number and types of shares of a joint-stock company, other income and expenses, issued obligations and payments received, etc.

The balance sheet and income statement, the additional data listed above are a solid information base for the economic analysis of the organization's activities. On their basis, one can judge the fulfillment of obligations by organizations to shareholders, investors, creditors, suppliers, as well as possible financial difficulties experienced by the organization.

Among the features of the work of trade organizations, we note:

- Low value of the value of fixed assets in comparison with the value of trade turnover (trade revenue). Fixed assets include trade and storage facilities, transport. At the same time, small companies rent all this, medium-sized companies have their own retail premises, and they rent warehouses and vehicles, large companies own them;
- Low share and equity capital. Trade is carried out through credit. Marketable products are purchased with borrowed funds, funds from the sale of goods are received with some delay (wholesale companies often give the goods “for sale” with receipt of funds after the sale of the goods).
- Low free cash flow. To obtain the maximum value of revenue, cash must be constantly in circulation.

These features are reflected in the financial and economic indicators of organizations, primarily in their balance sheets. In the asset: low value of fixed assets. These features are reflected in the financial and economic indicators of 30 trade organizations, primarily in their balance sheets. In the asset: a low value of the value of fixed assets and non-current assets in general, a high value of the value of receivables with a collection period of less than 12 months, a low value of the value of cash. A significant share of accounts receivable is the debt of buyers and customers. In liabilities: low value of the authorized capital and capital and reserves in general, high value of short-term loans and credits, high value of accounts payable. A significant share of accounts payable is due to suppliers and contractors.

The following features related to the financing of the activities of organizations can also be distinguished:

- ✓ lack of own funds necessary for the effective operation of organizations;
- ✓ unavailability of borrowed funds due to unstable financial condition, lack of credit history, lack of necessary collateral for the loan;
- ✓ restrictions on receiving state support;

- ✓ Impossibility of issuing securities in some cases. Thus, having studied the theoretical financial analysis of the organization, we can draw the following conclusions:
- ✓ currently not developed a unified approach to the definition of the concept of financial analysis;
- ✓ in the traditional sense, financial analysis is a method of assessing and forecasting the financial condition of a company based on its financial statements;
- ✓ the main goal of financial analysis is to timely identify and eliminate shortcomings in financial activities and find reserves for improving the financial condition of the organization and its solvency.
- ✓ the main directions of financial analysis are: analysis of the balance sheet structure; analysis of the profitability of the organization and the structure of production costs; analysis of solvency (liquidity) and financial stability of the organization; capital turnover analysis; analysis of profitability of capital; labor productivity analysis;
- ✓ allocate external and internal financial analysis;
- ✓ Distinguish various methods of financial analysis, but the most commonly used are: the method of horizontal analysis, vertical analysis, trend, factor analysis, structural analysis.

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