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The task of analyzing a real estate investment may be divided into three components: 1 Cash flow The amount of cash annually received by the investor, including revenues generated and financing proceeds realized, minus all cash expenses incurred, with the exception of income taxes; 2

Financial Statement Analysis

Analyzing the Income Statement How is BGS Technologies doing? Financial ratios provide a framework for comparison with: • Prior years • Other companies in the same industry • Other investment alternatives Selected profitability ratios: • Gross profit or gross margin ratio = gross profit / sales

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Stock Selection Guide Tutorial Page 1 of 22 INTRODUCTION The Stock Selection Guide is a paper form developed by the not-for-profit National Association of Investors Corporation (NAIC) in the 1950's to aid individual investors in the fundamental analysis and selection of stocks The relatively-simple two-sided form enables

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This guide and supporting tools were developed by Julie Poznanski, Bryn Sadownik and Irene Gannitsos as part of the Demonstrating Value Initiative at Vancity Community Foundation The guide was released in December 2010, with minor updates in December 2013 Further copies of the guide can be downloaded at www.demonstratingvalue.org

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