

## Retailers Financial Growth Guide

	<i>Last Year</i>	<i>Current Year</i>	<i>Next Year TARGETS</i>
<b>INCOME STATEMENT</b>	<b>1</b>	<b>3</b>	<b>9</b>
<b>SALES</b>			
(-) Cost of Goods Sold			
<b>= GROSS MARGIN \$</b>			
Gross Margin Percent			
<b>(-)TOTAL OPERATING EXPS</b>			
<b>= NET PROFIT</b>			
<b>BALANCE SHEET</b>	<b>2</b>	<b>4</b>	<b>8</b>
<b>ASSETS</b>			
Cash			
Inventory			
<b>TOTAL CURRENT ASSETS</b>			
<b>TOTAL FIXED ASSETS</b>			
<b>TOTAL ASSETS</b>			
<b>LIABILITIES</b>			
<b>TOTAL CURRENT LIABILITIES</b>			
<b>TOTAL LONG-TERM LIABILITIES</b>			
<b>TOTAL LIABILITIES</b>			
<b>TOTAL NET WORTH</b>			
<b>TOTAL LIAB. + NET WORTH</b>			
<b>RATIOS</b>	<b>5</b>	<b>6</b>	<b>7</b>
Current Ratio <sup>1</sup>			
Debt-to-Worth Ratio <sup>2</sup>			
Return on Assets %	%	%	%
Working Capital <sup>1</sup>			
Inventory Turnover <sup>1</sup>			
GMROI <sup>1</sup>			

<sup>1</sup> Higher=Better    <sup>2</sup> Lower=Better

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