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why are they important Answer The three key financial statements are Income Statement Shows the company s revenue expenses and profit over a period Balance Sheet Provides a snapshot of the company s assets liabilities and shareholders equity at a specific point in time Cash Flow Statement Details the cash inflows and outflows from operating investing and financing activities Importance These statements provide a comprehensive view of a company s financial health performance and cash flow crucial for decision making 5 Explain the difference between accounts payable and accounts receivable Answer Accounts Payable AP Money that a company owes to suppliers or creditors for goods or services received Accounts Receivable AR Money that is owed to a company by its customers for goods or services provided 6 What is working capital and why is it important Answer Working Capital It s the difference between a company s current assets and current liabilities Importance It measures a company s short term financial health and its efficiency in managing its day to day operations 7 How do you value a company Tip As a fresher mention basic valuation methods such as Discounted Cash Flow DCF Projects future cash flows and discounts them back to present value Comparable Company Analysis Comps Compares the company s valuation metrics with those of similar companies Precedent Transactions Looks at past transactions of similar companies to determine valuation 8 What is the time value of money TVM Answer The time value of money is a financial concept that states that a dollar today is worth more than a dollar in the future due to its potential earning capacity This principle is the foundation of discounted cash flow analysis 9 Can you explain what a cash flow statement is and why it is important Answer A cash flow statement shows how much cash is generated or used by a company during a specific period It s divided into three sections Operating Activities Investing Activities Financing Activities Importance It helps assess a company s liquidity solvency and financial flexibility 10 What do you understand by risk management in finance Answer Risk management in finance involves identifying analysing and mitigating uncertainties in investment decisions It aims to minimize the impact of financial risks such as market risk credit risk and operational risk on a company s financial performance 11 What is the difference between equity financing and debt financing Answer Equity Financing Raising capital by selling shares of the company resulting in ownership dilution Debt Financing Borrowing money through loans or bonds which must be repaid with interest but does not dilute ownership 12 Explain the concept of depreciation Answer Depreciation is the process of allocating the cost of a tangible asset over its useful life It reflects the wear and tear or obsolescence of the asset Depreciation affects the income statement and reduces taxable income 13 How would you handle a situation where you must analyse a large amount of financial data Tip Discuss your approach to breaking down the data into manageable parts using software tools like Excel or financial modelling techniques and focusing on key metrics to derive insights 14 What is a ratio analysis Answer Ratio analysis involves evaluating a company s financial performance by calculating ratios from financial statements Common ratios include Liquidity Ratios Assess short term financial stability e g current ratio Profitability Ratios Measure earnings relative to revenue assets or equity e g net profit margin Solvency Ratios Evaluate long term financial

stability e g debt to equity ratio 15 How do you stay updated with the financial market trends Tip Mention specific financial news sources websites or apps you use regularly You can also talk about any professional networks or forums you are part of that keep you informed about market developments Additional Tips Prepare with Examples If possible link your answers to real life examples from your studies internships or projects Ask Questions Be ready to ask thoughtful questions about the company or role to show your interest and engagement Practice Practice these questions with a friend or mentor to improve The New Money Book of Personal Finance Editors of Money Magazine, 2008-12-14 From the your confidence and delivery nation's foremost magazine on everyday money management comes an authoritative reference guide for personal finance that s newer bigger and fully updated for a new economy Since its publication the original Money Book of Personal Finance has become America's definitive all in one guide to total financial well being at every stage of life Now fully revised and packed with helpful easy to understand tables charts and guizzes The New Money Book of Personal Finance will show you how to Take control of your finances compute your assets your liabilities and your net worth Invest with confidence learn the six golden rules that keep you in check and on track Lower your taxes conserve your earnings with an easy can t fail game plan that works for almost every tax bracket Buy the life insurance policy right for you solidify your personal finances with this important move Get a first mortgage by borrowing learn what to do when you don't have the cash for the down payment Slash your homeowners insurance costs discover the eight little tips that make a big difference **Fundamentals of** Corporate Finance Robert Parrino, Thomas W. Bates, Stuart L. Gillan, David S. Kidwell, 2025-02-11 Fundamentals of Corporate Finance 6th Edition develops the key concepts of corporate finance with an intuitive approach while emphasizing computational skills This course helps students develop an intuitive understanding of key financial concepts and provides them with problem solving and decision making skills Using an intuitive approach students develop a richer understanding of corporate finance concepts while also enabling them to develop the critical judgments necessary to apply financial tools in real world decision making situations Corporate Finance 6e offers a level of rigor that is appropriate for both business and finance majors and yet presents the content in a manner that students find accessible **Analysis of Financial** Statements Pamela P. Peterson, Frank J. Fabozzi, 2012-06-19 Revised and up to date the Second Edition includes valuable information that addresses questions such as What is transparency and why do we care How can financial statements inform investors How can financial statements mislead investors How has the Sarbanes Oxley Act changed companies financial disclosures What should you look for in financial disclosures when judging a company s financial health How do financial statements relate to the value of a company s stock Why is cash flow so important to a company s financial health Throughout Analysis of Financial Statements Second Edition the authors demonstrate the nuts and bolts of financial analysis by applying the techniques to actual companies The authors set the stage for financial analysis in Part One with their discussions of financial statements and the quality of financial statements In Part Two they walk you through how to judge a company s

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