



LINCOLN INDICATORS

"A New Dimension in Financial Health Analysis"

LINCOLN INDICATORS FINANCIAL ANALYSIS DATA SHEET

BUSINESS NAME : _____
 Company/P'Shipp/Trust/Sole Trader: _____
 Rounding (e.g. None, 1000's etc): _____

Principal Activities:

	Period 1	Period 2	Period 3
	Mth/Yr/Annual or Interim period	Mth/Yr/Annual or Interim period	Mth/Yr/Annual or Interim period
Total Current Assets			
Inventory			
Total Assets *			
Intangible Assets			
Total Current Liabilities *			
Short-Term Loans from Shareholders/Directors *			
Bank Overdraft			
Commercial Bills (non-trade)			
Other Short-Term Bank Finance			
Total Non-Current Liabilities *			
Long-Term Loans from Shareholders/Directors			
Retained Profits			
Net Operating Profit Before Tax *			
Depreciation			
Amortisation			
Interest *			

* For companies within the Construction industry, eg property developers, these are the only items required for the Lincoln risk model. Interest expense item is not required for non-construction industry businesses. For all other industries, the Interest figure is not required.

Definitions of figures	
Total Current Assets	By definition Total Current Assets are items that are in the form of cash or inventory or expected to be converted into cash within 12 months. The total figure is provided in all Balance Sheets.
Inventory	The Inventory or stock figure may be either aggregated in a Balance Sheet or detailed in several items such as raw materials, work in progress, finished goods etc. If detailed the total of these figures should be entered.
Total Assets *	The total for Total Assets will be provided in the Balance Sheet.

Intangible Assets	Intangible assets, if any, such as goodwill, formation expenses, etc., will normally be shown separately on the Balance Sheet under Fixed Assets or Non-Current Assets. Exclude intangibles that where you can have more faith in their valuation and realisation for a similar amount, eg trademarks, patents, licences
Total Current Liabilities *	Total Current Liabilities are the commitments that fall due within 12 months. The total figure will be provided in the Balance Sheet.
Short-Term Loans from Shareholders/Directors *	Short-Term Loans from Shareholders/Directors are the short-term borrowings, classified under Current Liabilities, that fall due within 12 months, and are not of an arms length nature, ie. from shareholders, directors, associated and related companies, superannuation funds or, in the case of trust companies, trust beneficiaries.
Bank Overdraft	The amount of the company's Bank Overdraft, if any, should be entered into this field. It will be classified under Current Liabilities.
Commercial Bills (non-trade)	The total value of non-trade Commercial Bills should be entered into this field. It will be classified under Current Liabilities.
Other Short-Term Bank Finance	Any Short-Term finance, excluding Overdraft and Commercial Bills, should be entered into this field. For example: Lease Finance, Hire Purchase Finance, Bank Loans. It will be classified under Current Liabilities.
Total Non-Current Liabilities *	Non-Current Liabilities are those that fall due outside 12 months. The total figure will be provided in the Balance Sheet.
Long-Term Loans from Shareholders/Directors	These are the long-term borrowings, classified under Non-Current Liabilities, that fall due outside 12 months, and are not of an arms length nature, ie. from shareholders, directors, associated and related companies, superannuation funds or, in the case of trust companies, trust beneficiaries.
Retained Profits	This field is not applicable to Private/Unlisted Public Companies operating as Trusts, Partnerships or Sole Traders. The figure required is an aggregate of annual profits retained from trading operations and is obtained from the Balance Sheet. Capital profits (asset revaluation reserve, share premium reserve etc.) are not included. The aim is to obtain the extent of funding from trading operations.
Net Operating Profit Before Tax *	Net Operating Profit Before Tax is defined as Net Profit before tax excluding non-operating, extraordinary and abnormal items. The figure is in the Profit and Loss Statement.
Depreciation	Any Depreciation for the year should be supplied in this field. The figure is available from the Profit & Loss Statement.
Amortisation	Any Amortisation for the year should be supplied in this field. The figure is available from the Profit & Loss Statement.
Interest *	The total Interest charges on all borrowings are stored here. The figure is in the Profit and Loss Statement.