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COURSE BROCHURE

Financial Ratio Analysis and Peer Benchmarking Training Course

30 August – 3 September 2027
Geneva

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Registered in the United Kingdom and Saudi Arabia

Financial Ratio Analysis and Peer Benchmarking Training Course

Ref: 1781_65398 **Date:** 30 August – 3 September 2027 **Location:** Geneva **Fees:** 6500 GBP

Financial Ratio Analysis and Peer Benchmarking is a 1-week training course for finance analysts and business managers who read company accounts and compare them with peers, and it ends with a Peer Benchmark Ratio Report. Lenders, boards and investors now judge results against comparable companies, so ratio evidence must be consistent. Jupiter Prime Training delivers this course on Financial Ratio Analysis and Peer Benchmarking.

Why Financial Ratio Analysis and Peer Benchmarking Matters Now

Three groups shape ratio use today: credit committees setting covenant headroom, investment teams screening targets, and executives explaining margin and cash gaps against rivals. Financial statements prepared under International Financial Reporting Standards IFRS give a common base, yet leases, impairments and one-off items still distort comparisons. An organisation that adjusts and benchmarks with care spots weakening liquidity early and prices risk soundly; one that compares raw figures misreads its position.

Who Gains Most from Financial Ratio Analysis and Peer Benchmarking

- Analysts responsible for reading statements of financial position, income and cash flow for credit or investment files
- Business partners who explain divisional margin and working capital against competitors
- Credit officers accountable for covenant testing and borrower risk grading
- Planning staff setting targets from peer quartiles
- Managers who present performance comparisons to boards and lenders

A finance department gains most when its credit, planning and reporting staff attend together and agree one ratio set and one peer group.

Financial Ratio Analysis and Peer Benchmarking Capabilities

Participants move from single ratios to an adjusted, peer-ranked view that supports a lending, investment or performance judgement.

- Calculate liquidity, solvency, profitability and efficiency ratios from published accounts — credit and investment committees
- Adjust reported figures for leases, non-recurring items and accounting choices — analysts comparing unlike companies
- Build a defensible peer group with size, sector and model criteria — boards questioning comparisons
- Assess cash conversion and free cash flow quality — lenders judging repayment capacity
- Apply DuPont decomposition to explain return on equity gaps — executives setting improvement targets

- Communicate quartile rankings and red flags in a concise report — senior decision makers

Key Financial Ratio Analysis and Peer Benchmarking Terms

- Peer Group — companies chosen by sector, size and business model whose ratios form the comparison base.
- Quartile Ranking — placing a company's ratio within the lowest, second, third or top quarter of its peer distribution.
- DuPont Analysis — splitting return on equity into profit margin, asset turnover and leverage to locate the source of differences.
- Cash Conversion Cycle — days of inventory plus receivable days minus payable days, showing how long cash is tied up in operations.
- Normalised Earnings — reported profit adjusted to remove one-off gains, losses and accounting choices so periods and peers compare fairly.
- Interest Cover — operating profit divided by interest expense, showing how easily a borrower meets financing costs.

Financial Ratio Analysis and Peer Benchmarking Day by Day

Day 1: Reading Accounts Through a Comparison Lens

- Statement Linkages Across Position, Income and Cash Flow — Where Ratios Originate
- IFRS Presentation Choices — Which Line Items Distort Comparison
- Common-Size Statements — Spotting Structural Differences Between Companies
- Trend Versus Peer Perspective — Choosing the Right Comparison Base
- Users of Ratio Evidence — Lender, Investor and Board Questions

Day 2: Core Ratio Families

- Current and Quick Ratios — Short-Term Liquidity Judgement
- Gearing and Interest Cover — Solvency and Covenant Headroom
- Gross, Operating and Net Margins — Pricing and Cost Position
- Asset Turnover and Working Capital Days — Operational Efficiency Gaps
- Return on Equity and DuPont Decomposition — Sources of Return Differences

Day 3: Adjusting and Interpreting Cash Flow

- Lease and Impairment Adjustments — Fair Like-for-Like Comparison
- Normalised Earnings and EBITDA Bridges — Separating Recurring Performance
- Operating Cash Flow to Profit Ratio — Earnings Quality Signals
- Free Cash Flow and Capital Expenditure Coverage — Repayment Capacity
- Cash Conversion Cycle Analysis — Funding Needs and Liquidity Pressure

Day 4: Building the Peer Benchmark

- Peer Selection Criteria by Sector, Size and Model — Credible Comparison Sets
- Medians, Quartiles and Dispersion — Reading the Peer Distribution
- Outlier Treatment and Data Gaps — Protecting Benchmark Reliability
- Retail and Manufacturing Benchmark Cases — Sector-Specific Ratio Norms
- Red Flag Screening Grid — Early Warning for Credit Reviews

Day 5: Practising the Peer Benchmark Ratio Report

- Applying Adjusted Ratios to a Live Company File — Consistent Evidence
- Applying Quartile Rankings to Performance Targets — Realistic Ambition
- Applying Cash Flow Tests to a Lending Case — Credit Recommendation
- Narrative Commentary on Ratio Gaps — Board and Lender Messaging
- Peer Benchmark Ratio Report — Final Credit, Investment or Performance View

Applying Financial Ratio Analysis and Peer Benchmarking After the Course

- Lead a quarterly peer quartile review of margins, gearing and working capital days using an agreed adjusted ratio set.
- Introduce a red flag screening grid into credit or supplier reviews so liquidity and cash conversion warnings reach decision makers early.

Financial Ratio Analysis and Peer Benchmarking Questions FAQ

What is Financial Ratio Analysis and Peer Benchmarking and why does it matter now?

Financial Ratio Analysis and Peer Benchmarking measures a company's liquidity, solvency, profitability and efficiency and ranks them against comparable companies. It matters now because lenders, investors and boards judge results relative to peers, and adjusted comparisons expose risks raw figures hide.

Which roles gain most from Financial Ratio Analysis and Peer Benchmarking?

Credit analysts, investment analysts, finance business partners and planning staff gain most. It suits you if you prepare credit files or explain gaps against competitors.

How does Financial Ratio Analysis and Peer Benchmarking differ from a broader financial statement analysis course?

This course concentrates on ratio interpretation and peer comparison rather than forecasting, valuation models or automated analytics. Most time goes on adjusting figures, selecting peers and ranking results.

What do you bring back from Financial Ratio Analysis and Peer Benchmarking?

You bring back a completed peer-ranked ratio report on a real or case company. It holds adjusted ratios, a justified peer group, quartile positions and a recommendation.

Financial Ratio Analysis and Peer Benchmarking: The Way Forward

The Peer Benchmark Ratio Report gives credit committees, investment teams and executives one adjusted, peer-ranked view of a company. Its first use is usually a lending or target-setting decision, where quartile positions and cash conversion evidence frame the discussion. Afterwards, revisit the peer group and adjustments each reporting season so comparisons stay fair.