



## **BM 310 – Financial Statement Analysis**

2022 Online

**I. Instructor:** Dr. Dennis V. Burke

Office: Virtual

Office Hours: By appointment – Virtual

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### **II. Class Description:** 3 Credit hours

This course explores the essential tools necessary to analyze financial statements. Students will learn and practice ratio analysis, cash flow analysis, balance sheet and income statement analysis, and trend analysis. The course focuses on developing students' understanding of the following concepts: cash flow generation, liquidity, leverage, profitability, and asset utilization.

**Prerequisite:** Completion of BM Core and acceptance to the Business Management program required.

### **III. Objectives**

- Upon successful completion of this course, the student will be able to:
- Prepare and interpret a balance sheet, income statement, and statement of cash flows.
- Discuss the purpose and objectives of financial statement analysis.
- Conduct ratio analysis and make recommendations based on the results.
- Conduct trend analysis, and interpret and make recommendations based on the results.
- Analyze the financing activities of the firm using financial statements. Interpret the results of the analysis and make recommendations concerning the financing activities.
- Analyze the investing activities of the firm using financial statements. Interpret the results of the analysis, and make recommendations concerning the financing activities.
- Analyze the operating activities of the firm using financial statements. Interpret the results of the analysis, and make recommendations concerning the financing activities.
- Conduct cash flow analysis, and interpret and make recommendations based on the results.

**IV. Required Materials and Textbook information:**

- ☐ **Reliable Internet access**
- ☐ **Tablet/Laptop/Desktop pc** (a cell phone has limited accessibility)
- ☐ **Microsoft Office** – Excel and Word
- ☐ **Calculator**
- ☐ **Textbook:**

Schoenebeck, K. P. and Holtzman, M. P. (2013)

***Interpreting and Analyzing Financial Statements: A project-based approach (6<sup>th</sup> ed).*** Pearson. ISBN: 9780132746243

For this course, we will be using the above book and courseware through **Connect via RedShelf**.

Note: A **\$30** class fee is attached to your tuition to use the e-book via RedShelf. You do have the ability to opt-out once you click on the class material link and choose that you wish to purchase the book and course materials on their own. You can opt out and back in as many times as you want to. The deadline to opt-out is January 25<sup>th</sup>, 2021. When you opt-out, the \$30 class fee is removed from your student account. If you opt back in, it is added back to your account.

**Tutorial Videos for Access Coded Materials, e-Books, and How to Op Out**

[https://solve.redshelf.com/hc/en-us/articles/360007589114-Blackboard-student-journey\](https://solve.redshelf.com/hc/en-us/articles/360007589114-Blackboard-student-journey)

**V. Academic Requirements (due dates found on Course Schedule file)****Discussions**

There will be an introduction post and a total of 4 discussions to complete during the class. Prompts are outlined in Blackboard. Your initial post should be posted by Thursday of the discussion week and at least two replies posted by Sunday. Please refer to the rubric for requirements.

**Exams and Final**

There are three examinations in this class.

Exam 1 covers Chapters 1 and 2.

Exam 2 covers Chapters 3 and 4.

Exam 3 covered Chapters 5 and 6.

These three Exams will contain 20 questions. Each question is worth 5 points for a total of 100 possible points for each Exam. Exams are to be completed in Blackboard, and you will have 1 hour to complete each Exam.

The Final Exam will be cumulative and can include short answer questions, essays, and problems. The Week 6 announcement will provide additional information. The final will be worth 300 points, and you will have 3 hours to complete in Blackboard.

## Assignments

For each chapter covered in the class, you will have an assignment to complete. These assignments are in Blackboard with the appropriate Word or Excel file provided.

## Project

During this class, you will complete an analysis project. The description and information for the project are under the Project Information section in the Blackboard classroom. It is best to allow enough time to complete the project by the due date outlined in Blackboard.

## VI. Grading

### GRADING PROCEDURE

Item	Points
Exam 1 @ 100 points	100 points
Exam 2 @ 100 points	100 points
Exam 3 @ 100 points	100 points
Final Exam	300 points
Discussions 4 @ 100 points each	400 points
Chapter Assignments/Activities 6 @ 100 points each	600 points
Project 200 points	200 points
<b>Total</b>	<b>1800 points</b>

Coursework includes supervised time-limited tests, weekly assignments, core project/paper, & discussion board participation

The weekly chapter assignments will constitute 20 percent of your final grade, discussion/attendance 20 percent; Practical exercises 25 percent, core project 25 percent, and Exams 30 percent.

Overall Percentage	Grade
91-100	A
81 - 90	B
71 - 80	C
61 - 70	D
0 - 60	F

## **VII. Policies**

### **LATE ASSIGNMENTS**

All work is due no later than Sunday at 11:59 pm of the designated week, except initial discussion posts, which are due on Thursdays by 11:59 pm. Posting the initial discussion on time will allow others time to respond to your post by Sunday. No work is accepted after the due date, as students must keep up with the course material.

### **DISCLAIMER**

The instructor reserves the right to make changes to the syllabus based on class circumstances and progress. Every effort will be made to make these changes as far in advance as possible.

By staying in this class, the student abides by all policies outlined in the syllabus. Students must complete all assignments to earn a passing grade in the course.

### **INCOMPLETE GRADES**

A grade of I (incomplete) may be recorded when the instructor feels the course work is incomplete for reasons beyond the student's control. It may not be employed as an extension of the Term to provide an opportunity for the student to raise a grade already earned. If the course work is not completed in the following semester (excluding summer session), the grade automatically becomes an F or No Credit. For students in the Evening and Extended Studies Program, the I recorded in Term I or II must be removed by the end of Term IV in the following spring semester; the I recorded in Term III, IV or V must be removed by the end of Term II during the next fall semester.

This does NOT mean the instructor must give the student to the end of the dates stated above. It means that if the work is not completed by this Term, it becomes an F. The instructor's policy on due dates varies from student to student. It depends on the circumstance. **THIS IS NOT A RIGHT**, and it is up to the instructor. To receive an Incomplete, the student **MUST** provide verifiable, written documentation.

### **ATTENDANCE**

Students must log in at least once per week, AND complete a task, to be counted present. While online courses are for convenience, this is NOT a self-paced course. You may complete the work anytime during the week though - as long as it is submitted by the due date.

### **POLICIES ON ACADEMIC DISHONESTY/PLAGIARISM**

Taken directly from the [Coker University handbook](#):

### Definition

Intellectual honesty and integrity are the cornerstones of Coker University's educational mission. Student academic work is expected to represent unquestionably the student's own thoughts and words. Students must thoroughly and appropriately acknowledge sources for words or ideas that have been generated by others. It is each student's responsibility to be familiar with appropriate citation techniques and to acknowledge the intellectual and creative contributions of others in all academic work done at the University.

Academic dishonesty includes cheating, plagiarism, or failing to appropriately cite sources. Any form of academic dishonesty is wholly incompatible with the Coker University Student Covenant, the Mission of the University, and generally understood standards of ethical academic behavior. Academic dishonesty is among the most serious of violations that might be committed at the University; for that reason, penalties for academic dishonesty may include:

- penalties assessed to the assignment, or
- penalties assessed to the course grade, or
- suspension or expulsion from the University

In cases of academic dishonesty, the instructor may elect to take direct action or refer the matter to the Office of the Provost to arrange review by an academic hearing panel composed of members serving on the Student Development Committee of the Faculty Senate. Should an instructor choose to take direct action, he/she should inform both the student and the Office of the Provost. The Office of the Provost maintains a record of all reported academic dishonesty cases, and multiple offenses may result in additional penalties. A student who believes a penalty has been unduly or unfairly assessed may appeal by way of the grade appeal process articulated in this section.

- **Cheating:** A student is guilty of cheating when he/she wrongfully gives, takes, or receives unauthorized assistance or information in the preparation of academic work to be submitted for course credit, or in fulfillment of a University requirement, including repurposing material from another assignment or course without providing proper attribution by citing the original content.
- **Plagiarism:** A student is guilty of plagiarism when he/she submits work purporting to be his/her own, but which in fact, borrows ideas, organization, wording, or anything else from other sources — a published article, a chapter of a book, a friend's paper, etc. — without appropriate source acknowledgement. Plagiarism, as a form of cheating, also includes employing or allowing another person to alter or revise the academic work the student submits as his/her own. Students may generally discuss assignments among themselves or with an instructor or tutor, but the actual work must be done by the student alone. When an assignment involves research with outside sources of information, the student must carefully acknowledge exactly what they are, and where and how he/she has employed them.

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with outside sources of information, the student must carefully acknowledge exactly what they are, and where and how he/she has employed them.

Source Acknowledgement: All members of the Coker University community are expected to adhere to the strictest standards regarding acknowledgement of the use of another person's words, ideas, opinions or theories. Individual instructors and disciplines may employ different methods of citation and acceptable sources (e.g., Sources taken from the Internet may not be acceptable in some classes). It is the student's responsibility to be familiar with the guidelines for citation in their various courses.

- Direct Quotation. All verbatim quotations, regardless of length, must be appropriately footnoted or otherwise attributed to the original source.
- Paraphrase. To avoid using extremely long quotations, paraphrasing is recommended. Any paraphrased ideas or phrases must be appropriately footnoted or otherwise cited.
- General Acknowledgement. If a piece of academic work has been generally or specifically influenced by the words or ideas of another person, that source must be cited, even if quotation or paraphrasing of text is not employed.
- Collaboration. Only when permitted by the instructor are students allowed to collaborate with others in their work. If collaboration is permitted, the use of another student's ideas or work must be properly cited.

APA 6<sup>th</sup> Edition or 7<sup>th</sup> Edition guidelines applies to all academic writing assignments or research related coursework. The information above should serve only as a general guideline for acknowledgment of sources at the University.

## INSTRUCTORS POLICY ON ACADEMIC DISHONESTY

Academic dishonesty is the falsification or misrepresentation of another's work as one's own such as cheating on quizzes, projects, presentations, reports, or examinations. Plagiarism is a form of academic dishonesty where the student presents others' work as if it was their own. Asking a friend, a family member, or anyone else to revise or to edit any of your work is a form of academic dishonesty. You are responsible for completing every task related to any project assigned in this course. Furthermore, academic dishonesty also includes knowingly helping other students cheat or plagiarize.

Consequences for academic dishonestly are as follows:

- The first offense will result in 0 points for the assignment in which infraction was made. In addition, the Dean's office will be notified.
- The second offense will result in an F for the class.

## STUDENTS WITH DISABILITIES

Reasonable accommodations will be provided for qualified students with documented physical, sensory, learning or psychiatric disabilities that require assistance to fully participate in this class. **If a student has a disability that requires accommodation by the instructor, the student should contact Jennifer Rhodes (ext. 8012, [jrhodes@coker.edu](mailto:jrhodes@coker.edu)) and provide the necessary documentation.**

No accommodations can be made without documentation from LSS. The student is solely responsible for contacting Jennifer Rhodes.

## ACADEMIC CATALOG

Access <https://www.coker.edu/offices-services/academic-records/academic-catalogs/> and select your appropriate Academic Catalog year.

## STUDENT RESOURCES

Access <https://www.coker.edu/resources/current-students/#academic> to find additional information pertaining to the student handbook, library resources, tutoring, Writer's Studio, Quantitative Literacy Center, Learning Support Services, and much more.

## ACADEMIC EXPECTATIONS

Intellectual honesty and integrity are the cornerstones of Coker University's educational mission. Student academic work is expected to represent unquestionably the student's own thoughts and words. Students must thoroughly and appropriately acknowledge sources for words or ideas that have been generated by others. It is each student's responsibility to be familiar with appropriate citation techniques and to acknowledge the intellectual and creative contributions of others in all academic work done at the University.

### GO FIGURE! CONNECT WITH NUMBERS QUALITY ENHANCEMENT PLAN

The Quantitative Literacy quality enhancement plan seeks to develop quantitatively literate students and create a campus culture of cross-disciplinary scholarship where mathematics and numerical reasoning are widely used tools for investigation and problem solving. Coker University students will improve their mathematical proficiency, and will understand the application of quantitative reasoning within their major programs.

## PROPER COMMUNICATION CHANNELS FOR STUDENT CONCERNS

The School of Business is aware, and sensitive to the fact, that some students have concerns about their classes that extend beyond the traditional challenges they face. This guideline addresses student involvement in their education and provides the procedure for communicating those concerns through proper channels. The first channel of communication is through the professor of the class. Students are expected to arrange to speak with their professor to express their concerns, to more fully understand course requirements, and/or to seek clarification of a matter.

Should this avenue not provide the student with necessary guidance, the student should arrange to speak and/or meet with the Dean of the School of Business. The Dean normally will be well acquainted with the student's professor and the unique circumstances. If there are matters the student believes are still unresolved, the student may present his/her concerns to the Chief Academic Officer & Dean of the Faculty. Listed below are the names of the appropriate contacts for Dr. Burke:

Dr. Marvin Keene, Dean, School of Business <a href="mailto:mkeene@coker.edu">mkeene@coker.edu</a> 843-383-8266
Dr. Susan Henderson, Provost & Dean of the Faculty <a href="mailto:shenderson@coker.edu">shenderson@coker.edu</a> 843-383-8264

## COKER UNIVERSITY STUDENT COVENANT

Coker University is a community dedicated to scholarship and community engagement. Those who join our circle of learning commit to a lifelong journey of intellectual & personal growth and service to others. Inspired by the six pillars of Davidson Hall, I agree to uphold the following tenets of the Coker University Student Covenant. I will:

- Conduct myself with **INTEGRITY** and be responsible for my actions and their consequences.
- **RESPECT** the rights, property, culture, and beliefs of others.
- Engage myself as an honorable **SCHOLAR** inside and outside of the classroom.
- Hold myself and others accountable for the **SUSTAINABILITY** of our environment.
- Offer my knowledge and creativity to **SERVE** my community.
- **CONTRIBUTE** to the wider world through a continued pursuit of knowledge.

As Davidson Hall serves as the center landmark of our campus, so shall these six tenets serve as the foundation for my actions and decisions as a member of this community. By pledging to these tenets, I obligate myself to honor the principles that define Coker University.



## TITLE IX AND REPORTING OF DISCRIMINATION AND SEXUAL HARASSMENT

As a recipient of Federal Funds, Coker University is required to comply with Title IX legislation, which prohibits discrimination on the basis of sex in educational programs or activities, admission, and employment.

### Coker's Commitment to Equality

Equal access to educational experiences is an important part of the Coker experience. If you feel you have been discriminated against based on your sex, gender, gender identity/expression, or sexual orientation, or if you have experienced sexual harassment, misconduct, or violence, we encourage you to report this to a member of the Coker Community.

### What is Sexual Harassment?

Sexual harassment is unwelcome conduct of a sexual nature, including unwelcome sexual advances and requests for sexual favors. Sexual violence is a form of sexual harassment and includes sexual assault, dating violence, domestic violence, rape, sexual battery, sexual coercion, and sexual exploitation.

### Who Can I Talk to?

While faculty and staff are happy to listen to your concerns, please be mindful of how much you wish to disclose since all Coker faculty and staff members are 'mandatory reporters.' This means that if they are made aware of potential discrimination, harassment, misconduct, or violence that has occurred involving any Coker student, staff, or faculty member, they are required by law to report it to Coker's Title IX Officer. This includes incidents that occur on campus or at an off-campus Coker-sponsored event or activity in the recent present or in the past. Of course, you may also contact Coker University's Title IX Coordinator, Michael Williamson, Student Center, 2nd floor, [mwilliamson@coker.edu](mailto:mwilliamson@coker.edu), 843-383-8194. At any time that you fear for your immediate safety, contact Campus Safety (843-383-8140) or dial 911.

### Confidential Reporting

If you wish to talk with someone who is better able to keep your information confidential, please visit or call Coker's Counseling Services (843-383-8040) or Coker's Student Health Services (843-383-8141).

Additional information is located under the Title IX section on the Coker website:

<https://www.coker.edu/about-coker/offices-services/campus-safety/title-ix/>.

### Schedule of Activities

<b>Weeks</b>	<b>Topic(s)</b>	<b>Readings</b>	<b>Assignments</b>	<b>Due Dates</b>
<b>Week 1</b>	Introduction	Chapter 1	Introduction Discussion Discussion Initial post 2 replies Chapter 1 Assignment	Wednesday  Thursday Sunday Sunday
<b>Week 2</b>	Balance Sheet	Chapter 2	<b>synchronous meeting</b>  Chapter 2 Assignment Exam 1	<b>Wednesday</b> Sunday Sunday
<b>Week 3</b>	Income Statement	Chapter 3	Discussion Initial post 2 replies Chapter 3 Assignment	Thursday Sunday Sunday
<b>Week 4</b>	Statement of Stockholders Equity	Chapter 4	<b>synchronous meeting</b>  Chapter 4 Assignment Exam 2	<b>Wednesday</b> Sunday Sunday
<b>Week 5</b>	Statement of Cash Flows	Chapter 5	Discussion Initial post 2 replies Chapter 5 Assignment	Thursday Sunday Sunday
<b>Week 6</b>	Specific Accounts	Chapter 6	<b>synchronous meeting</b>  Chapter 6 Assignment Exam 3	<b>Wednesday</b> Sunday Sunday
<b>Week 7</b>	Project Focus Q&A		Discussion Initial post 2 replies Project	Thursday Sunday Sunday
<b>Week 8</b>	Course Summary		Final Exam Reflección & Outcome Post	Friday, March 5

