

(150) Financial Analyst Team

Description & Eligibility

The team will use analytical and problem-solving skills to make recommendations regarding a business case study. Any postsecondary or secondary division contestant may enter this judged team event. At least one (1) contestant should have an accounting background. A team will consist of 2-4 contestants. Teams must be registered for the national competition before the submission deadline and compete in both parts of the event to be ranked. **Entries that do not follow the provided topic or the Copyright and/or Fair Use Guidelines will be disqualified.**

Topic

Initial Case Study: GreenTech Innovations

GreenTech Innovations is a startup focused on developing sustainable energy solutions. The company has created a new type of solar panel that is more efficient and cost-effective than current market offerings. GreenTech has been operating for two years and has seen moderate success in local markets. They are now looking to expand their operations and increase their market share.

Below are the financial statements for the first two years of operations:

Green Tech Innovations Income Statement For the years ended December 31, 2024, and 2025		
	2024	2025
Revenues	\$600,000	\$750,000
Cost of Goods Sold	434,000	555,000
Gross Profit	\$166,000	\$195,000
Operating Expenses	58,000	65,000
Operating Income	\$108,000	\$130,000

Green Tech Innovations Income Statement For the years ended December 31, 2024, and 2025				
Assets				
Current Assets:	2024		2025	
Cash	15,000		35,000	
Accounts Receivable	92,500		138,000	
Inventory	115,600		155,000	
Prepaid Expenses	13,800		15,000	
Total Current Assets		236,900		343,000
Property Plant and Equipment:				
Land	85,000		85,000	
Building, net	450,000		440,000	
Equipment, net	400,000		350,000	
Total Property Plant and Equipment		935,000		875,000
Total Assets		\$1,171,900		\$1,218,000

Liabilities and Equity				
Current Liabilities				
Accounts Payable	65,000		81,000	
Accrued Liabilities	71,900		92,000	
Total Current Liabilities		136,900		173,000
Long Term Liabilities				
Notes Payable	150,000		125,000	
Mortgage Payable	225,000		200,000	
Total Long-Term Liabilities		375,000		325,000
Total Liabilities		511,900		498,000
Stockholders' Equity				
Common Stock	600,000		600,000	
Retained Earnings	60,000		120,000	
Total Equity		660,000		720,000
Total Liabilities and Equity		\$1,171,900		\$1,218,000

Tasks:

- Financial Analysis
 - Calculate Liquidity Ratios
 - Calculate Debt Ratios
 - Calculate Profitability Ratios
 - Complete a Horizontal Analysis
 - Complete a Vertical Analysis
- Based on this financial analysis, interpret how well the company operated in 2024 and 2025.

Team Must Supply

- One (1) copy of the Works Cited and BPA Release Form(s) for each round (prelims and finals)
- Published and/or unpublished non-electronic written reference materials
- Sharpened pencils, pens, ruler
- Cordless calculator: Electronic devices will be monitored according to ACT standards. See NLC Calculator Guidelines. Contestants who violate this rule will be *disqualified*.
- Optional Items
 - Easel, posters, graphs, poster board and/or flipcharts and markers
 - Digital presentation tools and supporting equipment (device, software, projector, extension cords, etc.)

Competition Notes

- Method of evaluation: judged.
- Carry-in and set-up of equipment must be done solely by the team and must take place within the allotted time for orientation/warm-up.
- Business Professionals of America assumes no responsibility for hardware/software provided by the contestant.
- Length of event: no more than three (3) minutes setup in presentation room, no more than ten (10) minutes presentation time, no more than ten (10) minutes of judges' questions.
 - No more than five (5) minutes proctor orientation for state and national levels
 - No more than thirty (30) minutes preparation time for state and national levels
- Finals may be required at state and national levels.
 - Teams will be presented with an additional element to the scenario that requires revision of their final presentation.
- Each state is allowed three (3) entries.

Contest Competencies

- Apply generally accepted accounting principles (GAAP) to determine the value of assets, liabilities, and owner's equity
- Prepare, interpret, and analyze financial statements for service, merchandising, and manufacturing businesses
- Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions
- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit
- Communicate in a clear, courteous, concise, and professional manner
- Analyze comparative financial statements using ratio analysis
- Prepare and analyze budgets
- Perform short- and long-term forecasting
- Identify risks that affect business decisions
- Analyze and interpret financial data using common statistical procedures
- Enter and edit data using spreadsheet software
- Present findings in a formal presentation using supporting materials

Contest Specifications for this Event

- At state and national levels, teams will be given an additional element in addition to the original scenario to address during the presentation. This added element is specific to the level of competition and are not connected to or carried over from previous competition.
- Cell phones may *not* be used in the preparation room. No advisor contact will be allowed between the time of receiving the additional element and the delivery of the presentation.
- The team is responsible for securing a signed BPA Release Form(s) from any person, including themselves, whose image or work is used in the project.
- The team is responsible for citing all sources, including themselves, on the Works Cited page for any work used on the project. It is the policy of Business Professionals of America to comply with copyright law. The *Style & Reference Manual* contains guidelines for Copyright and/or Fair Use. Contestant(s) will be disqualified for violations of the guidelines.
- Materials must follow the organization's BPA Graphic Standards and make proper use of the BPA logo and/or organization's name. (Refer to the BPA Graphic Standards in the *Style & Reference Manual*).
- Judges' comments will be returned digitally through the online judging system at the national level.

(150) Financial Analyst Team Presentation Scoring Rubric

Required Elements (If any question results in a NO, please assign a score of 0)				
Team followed the topic.				<input type="checkbox"/> Y <input type="checkbox"/> N
Team followed the Copyright and/or Fair Use Guidelines.				<input type="checkbox"/> Y <input type="checkbox"/> N
If answered no to either question, please stop scoring and provide a brief reason for the <i>disqualification</i> :				
Evaluation Criteria	Below Expectations 0-5 points	Meets Expectations 6-10 points	Above Expectations 11-15 points	Points Awarded
Delivery & Engagement	Team rarely maintains eye contact, uses minimal gestures and body language, or has significant inconsistencies in tone and pace.	Team occasionally breaks eye contact, uses limited gestures and body language, or has some inconsistencies in tone and pace.	Team maintains good eye contact, uses appropriate gestures and body language, and varies their tone and pace adequately.	/15
Organization, Design & Structure	Presentation lacks coherence, and it is unclear how each team member's role contributes to the presentation. Transitions between speakers and/or points are awkward or absent.	Presentation content has some gaps, and it is not always clear how each team member's role contributes to the presentation. Transitions between speakers and/or points are choppy.	Presentation content flows adequately, and each team member's role is clear and integrated into the presentation. Transitions between speakers and/or points are smooth.	/15
Evaluation Criteria	Below Expectations 0-10 points	Meets Expectations 11-30 points	Above Expectations 31-50 points	Points Awarded
Content Knowledge	Presentation demonstrates a limited understanding of the topic and includes mostly irrelevant or inaccurate information.	Presentation demonstrates a basic understanding of the topic and includes a mix of relevant and irrelevant information.	Presentation demonstrates a good understanding of the topic and includes relevant and accurate information.	/50
Evaluation Criteria	Below Expectations 0-9 points	Meets Expectations 10-15 points	Above Expectations 16-20 points	Points Awarded
*Inclusion of On-Site Information	Did not incorporate additional information or made minimal adjustments.	Made appropriate adjustments based on the additional information.	Fully integrated the additional information with insightful adjustments.	/20
Evaluation Criteria	Below Expectations 0-4 points	Meets Expectations 5-7 points	Above Expectations 8-10 points	Points Awarded
Judges' Questions	Responses lack depth and fail to demonstrate a comprehensive understanding of the topic.	Some responses lack detail or clarity. The understanding of the topic is partially demonstrated.	Responses are detailed, insightful, and effectively address the judges' questions.	/10
Timing	Setup lasted no longer than three (3) minutes, presentation lasted no more than ten (10) minutes.			/10
Team Members	At least two original team members were present during the presentation.			/5
TOTAL PRESENTATION POINTS				/125

NOTE: This item will only be evaluated at state and national level competitions.

PRESENTATION WILL BE STOPPED AT TEN (10) MINUTES