

The role of accounting information in evaluating the financial performance of the economic institution "Case study of the National Social Insurance Fund Agency for Salaried Workers in Illizi Province"

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Abstract:

The study shows the importance of accounting information in evaluating the financial performance of economic institutions, and is considered a tool that contributes to improving and analyzing data using financial ratios and indicators to evaluate financial performance. This study was conducted at the National Social Insurance Fund Agency for Salaried Workers in Illizi State, and the descriptive approach and case study were adopted in this research. The results showed that the financial statements constitute the main source of information necessary for evaluation, and that these indicators provide a clear picture of the current situation of the institution, which helps in making appropriate decisions and exploiting opportunities.

Keywords: Accounting information; accounting information system; financial performance evaluation.

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1- INTRODUCTION:

The accounting information system is one of the basic systems in economic institutions. It collects data related to the institution's activity and converts it into accurate financial reports. The latter represents a vital assessment tool in decision-making. The system plays a major role in providing a reliable picture of the financial situation, which helps identify strengths and weaknesses to improve performance.

The problem:

What is the role of accounting information in evaluating the financial performance of an economic institution?

Study objectives:

- Understanding and clarifying accounting information, its characteristics and its relationship to evaluating financial performance.
- How to use financial indicators.

Research plan:

The research paper dealt with a theoretical aspect that studies the nature of accounting information and its relationship to evaluating financial performance. A practical aspect was conducted in a case study at CNAS, Illizi Agency.

2- The nature of accounting information:

2-1- The concept of accounting information:

It is necessary to distinguish between accounting data and information, as the latter is of great importance and is considered one of the oldest types used in management, as it helps management evaluate the performance of the institution. (Ahmed Helmi Jumaa, Issam Fahd Al-Arabeed, 2007, p.6)

A- Definition of information: It is data that has been processed through classification, analysis, and organization to become meaningful and usable before it is processed and is not useful for making decisions. (Farid Kurtal, Khaled Al-Khatib, 2015, p. 16)

B- Definition of accounting information: There are several definitions, including:

It is uninterpreted data that is processed, recorded and analyzed to become meaningful and valuable, contributing to decision-making and

clarifying the financial and accounting status of the institution. This processing also includes classifying the data and recording it in accounting books. (Muhammad Belkaid Khamoul, 2020, p. 69)

It is all quantitative and non-quantitative data related to economic events, used in operating plans and internal reports, making it the result of operational processes to achieve practical benefit from them. (Nasr Ramadan Ahlasa, 2013, p. 18)

2-2- The importance of accounting information:

Information is of great importance in the economic unit, and its importance may exceed other resources such as machines and human resources, as its optimal use contributes to achieving its goals. (Ibrahim Muhammad Hijazi, 2018, p. 19)

To take appropriate measures to adapt the accounting information processes of its system, it is necessary to have accurate and abundant data so that it is not affected by several factors, especially the impact of the external environment, as the economic unit affects its environment and is affected by it. (Ali bin Qutaib, 2017, p. 82)

2-3- Characteristics of accounting information:

A- Basic characteristics:

* **Relevance:** This means providing information that is appropriate to the needs of decision makers, and can be achieved through:

- Appropriate timing.
- Predictive value.
- Control value.

* **Reliability:** Information must be free from errors and bias, and can be achieved through:

- Truthfulness of expression.
- Neutrality.
- Verifiability.

B- Secondary characteristics:

* **Consistency:** Using the same methods regularly, with notification in the event of changes.

* **Comparability:** Consistency in applying accounting rules to facilitate comparison of the institution's performance over time. (Ahmed Qaid Nour El-Din, Islam Helaili, 2019, pp. 247-248)

3- What is financial performance evaluation:

3-1- The concept of financial performance evaluation:

• **Definition of financial performance evaluation:** It is the measurement of the achieved or expected results according to pre-determined standards, to determine the extent to which goals have been achieved and evaluate effectiveness. (Safiya Boumesbah, 2021, p. 222)

3-2- The importance and objectives of evaluating the financial performance of the economic institution:

A- Importance:

- It works as a tool to diagnose the financial position of the institution during a specific period.
- It enables monitoring of financial results and analyzing the reasons for their growth.
- It enables comparing financial results with previous years or with other competing institutions.
- It improves internal communication between employees and external communication with customers. (Munir Awadi, 2020, p. 92)

B- Objectives:

- Maintaining the level of financial performance.
- Controlling risks and achieving financial ease.
- Providing adequate liquidity. (Najoud Trish, Nawal Sayeh, 2023, p. 583)

4- The role of accounting information in evaluating financial performance:

This system aims to produce and provide accounting information that has qualitative characteristics, is useful and appropriate to the efficiency of users, which helps them in making decisions and corrective actions.

5- Financial performance evaluation indicators for accounting information:

It is not possible to analyze the company's data and determine its financial position without relying on financial indicators. They are considered important and effective tools in financial analysis, provided that they are based on accurate data. (Hanan Ajila, 2013, pp. 106-107)

5-1- Financial balance indicators:

They are considered one of the financial goals that the institution seeks to achieve, as they are represented in revealing the degree of financial stability and diagnosing the risk of bankruptcy in the short term, and that the permanent funds of the institution are sufficient to cover fixed assets, and that its current assets are financed through its short-term liabilities.

5-2- Financial ratio indicators:

They are considered one of the most important and common means and tools of financial analysis among financial analysts, as it is concerned with measuring the relationship between some values in the financial statements, whether those values are in the same budget or values derived from more than one financial statement such as the budget, the income statement table and the cash flow table. (Osama Sahnoun, 2021, pp. 138-142)

6- Case study of the National Social Insurance Fund for Salaried Workers Agency, Illizi State Agency:

6-1- Its origin:

The insured persons residing and working in Illizi province, who were previously affiliated with the Ouargla agency, which was more than 1000 km away, had suffered for a long time. In 1987, it was decided to open a new agency. This step was supported and welcomed by Sonatrach, which was spread throughout the province. Despite the challenges and difficulties faced by the agency, including the long distances between the departments and annexes that were opened within the interested companies, in addition to the great distance between the agency and the mother agency, the latter continued to provide support and facilitate accounting, administrative and financial tasks until 2001. In that year, several steps were taken to improve services and bring them closer to the insured, in cooperation between the directorate and its executives and with the approval of the General Directorate.

- Achieving automated information for all interests.
- Total separation from the Ouargla Agency, by taking the decision to liquidate all files related to the Finance and Collection Directorate as well as the Employers' Control Service.

- Opening new centers in each of the following municipalities (Borj Omar Idris to relieve pressure on the Ain Amenas Center, Debdeb, and recovering the Rod El-Nas annex).

The National Social Insurance Fund, Illizi Agency, after great efforts, has 5 payment centers and 6 annexes located in the Sonatrach areas.

6-2- Study of the financial statements of the National Social Insurance Fund for Salaried Workers Agency:

A- Presentation of the financial budget of the institution:

➤ Assets side:

Based on the financial budget of the institution, the following is shown to us on the assets side:

In 2020, the total assets were estimated at 40203146019.90, in 2021 they were estimated at 44795386667.21, in 2022 they were estimated at 50407204177.32, and in 2023 they were estimated at 22794390341.64.

➤ Liabilities side:

Based on the financial budget of the institution, the following was shown to us on the liabilities side:

In 2020, the total liabilities were estimated at 40203146019.90, in 2021 they were estimated at 44795386667.21, in 2022 they were estimated at 50407204177.32, and in 2023 they were estimated at 22794390341.64.

B- Presentation of the institution's results accounts table:

Based on the institution's results accounts table, it became clear to us that the net result for the fiscal year is as follows:

In 2020, the net result for the fiscal year was estimated at 3246129844.12, in 2021 it was estimated at 3335512787.91, in 2022 it was estimated at 4097025571.47, and in 2023 it was estimated at 4262430287.80.

Table No. (01): Summary Financial Budget for the Year 2020

Assets	Amounts	ratio	Liabilities	Amounts	ratio
Sunken (fixed) rights assets	32512595442.50	%81	Permanent Capital Equity Capital	33341388930.83	%83
Its assets	7690550577.40	%19			
Exploitation values	7800063.66	%1	Long and Medium Term Debts	33112020771.60	%82
Unfinished values	3433843064.71	%8	Current Liabilities	229368159.23	%1
Finished values	4248907449.03	%10	Short Term Debts	6861757089.07	%17
			Total Liabilities	6861757089.07	%17
Assets	40203146019.90	%100	Liabilities	40203146019.90	%100

Source: Prepared by researchers based on the institution's financial budgets.

Table No. (02): Summary Financial Budget for the Year 2021

Assets	Amounts	ratio	Liabilities	Amounts	ratio
Non-current assets (fixed)	38486006474.76	% 86	Permanent Capital	36697225540.94	%82
Current assets	6309380192.45	%14	Equity Capital	36447533559.51	%81
Using values	11413179.05	%1	Long and Medium Term Debts	249691981.43	%1
Unfinished values	2439597156.18	%5	Current Liabilities	8098161126.27	%18
Finished values	3858369857.22	%8	Short Term Debts	8098161126.27	%18
Total assets	44795386667.21	%100	Total Liabilities	44795386667.21	%100

Source: Prepared by researchers based on the institution's financial budgets.

Table No. (03): Summary Financial Budget for the Year 2022

Assets	Amounts	ratio	Liabilities	Amounts	ratio
Non-current assets (fixed)	43998664157.29	%87	Permanent Capital	40786939928.62	%80
Current assets	6408540020.03	%13	Private Capital	40544559130.98	%79
Using values	11054080.78	%1	Long and Medium Term Debt	242380797.64	%1
Unfinished values	2548517243.54	%5	Current Liabilities	9620264248.70	%20
Finished values	3848968695.71	%7	Short Term Debt	9620264248.70	%20
Total assets	50407204177.32	%100	Total Liabilities	50407204177.32	%100

Source: Prepared by researchers based on the institution's financial budgets.

Table No. (04): Summary Financial Budget for the Year 2023

Assets	Amounts	ratio	Liabilities	Amounts	ratio
Non-current assets(fixed)	18234718924.79	%80	Permanent Capital	15254282649.97	%67
Current assets	4559671416.85	%20	Private Capital	14934918149.44	%65
Using values	5885983.60	%1	Long and Medium Term Debt	319364500.53	%2
Unfinished values	2698331328.20	%11	Current Liabilities	7540107691.67	%33
Finished values	1855454105.05	%8	Short Term Debt	7540107691.67	%33
Total assets	22794390341.64	%100	Total Liabilities	22794390341.64	%100

Source: Prepared by researchers based on the institution's financial budgets.

6-3- Evaluating the financial performance of the institution using financial indicators:

❖ Preparing the abbreviated financial budgets of the institution:

Based on the financial budgets submitted by the institution and after preparing the abbreviated financial budgets, we found that the total assets for the year 2020 equals 40203146019.90 and the total liabilities equals 40203146019.90, while in the year 2021 the total assets equals 44795386667.21 and the total liabilities equals 44795386667.21, while in the year 2022 the total assets equals 50407204177.32 and the total liabilities

equals 50407204177.32, while in the year 2023 the total assets equals 22794390341.64 and the total liabilities equals 22794390341.64.

6-4- Evaluating financial performance using financial balance indicators :

A- Working capital (FRN): It is calculated according to two methods:

Table No. (05): Working Capital Calculation

➤ **From the top of the balance sheet:**

Working capital = Permanent funds – Fixed assets

Statement	2020	2021	2022	2023
Permanent Funds	33341388930.83	36697225540.94	40786939928.62	15254282649.97
Fixed Assets	32512595442.50	38486006474.76	43998664157.29	18234718924.79
Working Capital	828793488.33	-1788780933.82	-3211724228.67	-2980436274.82

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

Based on the abbreviated financial budgets of the founding institution for the years 2020-2023:

- **Year 2020:** After calculation, it was found that working capital is positive, i.e., at a value of 828,793,488.33,

In this case, the institution was able to finance all its investments using its permanent financial resources, as it achieved a surplus in permanent funds after covering all non-current assets, which means that it achieved financial balance in the medium and long term.

- **Year 2021-2022-2023:** After calculation, it turned out that the working capital is negative, i.e. 1788780933.82-, 3211724228.67-, 2980436274.82- respectively. In this case, the institution faces an unfavorable situation, as it finances only part of its fixed assets with permanent funds, which means that these funds are not sufficient to cover all its fixed financial needs. Therefore, additional financial resources must be sought to cover this deficit. The current situation does not provide the institution with any sufficient margin to meet potential financial challenges, which indicates an imbalance in its financial structure, and reflects the seriousness of its financial situation.

- We note that during the last three years the institution has not achieved a safety margin and has not adhered to the minimum financial balance rule, which stipulates financing fixed assets with permanent funds. With this

deficit in working capital, the financial balance can only be accurately assessed after calculating an additional indicator, which is the working capital requirement.

Table No. (06): Working Capital Calculation

➤ **From the bottom of the balance sheet:** Working capital = Current assets – Short-term debts

Statement	2020	2021	2022	2023
Current Assets	7690550577.40	6309380192.45	6408540020.03	4559671416.85
Short Term Debts	6861757089.07	8098161126.27	9620264248.70	7540107691.67
Working Capital	828793488.33	-1788780933.82	-3211724228.67	-2980436274.82

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

- **Year 2020:** After calculation, it was found that the working capital is positive, i.e., with a value of 828,793,488.33, That is, the institution has the ability to meet its short-term obligations using its current assets, and a financial surplus remains that represents a margin of safety, which is working capital.

- **Year 2021-2022-2023:** After calculation, it was found that the working capital is negative, i.e., with a value of 1788,780,933.82-, 3211,724,228.67-, 2980,436,274.82- respectively, and in this case the institution is unable to meet all its short-term obligations using current assets.

Table No. (07): Private Working Capital Account

Private Working Capital = Private Funds – Fixed Assets

Statement	2020	2021	2022	2023
Own Funds	33112020771.60	36447533559.51	40544559130.98	14934918149.44
Fixed Assets	32512595442.50	38486006474.76	43998664157.29	18234718924.79
Own Working Capital	599425329.1	-2038472915.25	-3454105026.31	-3299800775.25

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

Table (08): Foreign Working Capital Calculation

Foreign Working Capital = Total Debts (Long, Medium and Short Term)

Or = Total Liabilities - Own Funds

Statement	2020	2021	2022	2023
Total Liabilities	40203146019.90	44795386667.21	50407204177.32	22794390341.64
Own Funds	33112020771.60	36447533559.51	40544559130.98	14934918149.44
Foreign Working Capital	7091125248.3	8347853107.7	9862645046.34	7859472192.2

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

B- Working Capital Requirement (BFR):

Working Capital Requirement = (Exploitation Values + Unready Values) - (Short-term Debts - Current Bank Advances)

- After calculation, it was found that the working capital requirement is negative during all years (2020 to 2023), i.e. by 3420113960.7-, 5647150791.04-, 7060692924.38-, 4835890379.87- respectively, which indicates that the cycle's resources exceed its needs, which is a positive situation, as it means the availability of a financial surplus that contributes to achieving the financial balance of the institution without negatively affecting its financial returns. Therefore, the institution enjoys a margin of safety and a financing surplus.

Table No. (09): Calculating the need for working capital

It is calculated according to the following relationship:

The need for working capital = (exploitation values + unready values) - (short-term debts - current bank advances)

Statement	2020	2021	2022	2023
Exploitation Values	7800063.66 3433843064.71	11413179.05 2439597156.18	11054080.78 2548517243.54	5885983.60 2698331328.20
Unready Values	6861757089.07	8098161126.27	9620264248.70	7540107691.67
Short Term Debts	-3420113960.7	-5647150791.04	-7060692924.38	-4835890379.87

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

C- Net Treasury (TN):

Net Treasury = Working Capital - Working Capital Need

- After calculation, it was found that the net treasury was positive during all years (2020 to 2023), i.e. by 4248907449.03, 3858369857.22, 3848968695.71, 1855454105.05 respectively. This means that the institution is in good condition that allows it to meet its needs and fulfill its obligations on time, which indicates that it has sufficient cash liquidity.

Table No. (10): Net Treasury Calculation

It is calculated according to the following relationship:

Net Treasury = Working Capital - Working Capital Need

Statement	2020	2021	2022	2023
Working Capital	828793488.33	-1788780933.82	-3211724228.67	-2980436274.82
Working Capital Need	-3420113960.7	-5647150791.04	-7060692924.38	-4835890379.87
Net Treasury	4248907449.03	3858369857.22	3848968695.71	1855454105.05

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

6-5- Evaluating financial performance using financial ratio indicators:

In order to further analyze the institution's situation, we relied on the most important financial ratio indicators, which are:

A- Liquidity ratios:

Table No. (11): Calculating the general liquidity ratio (turnover ratio)

- General liquidity ratio (circulation ratio):

General liquidity ratio = current assets ÷ current liabilities

Statement	2020	2021	2022	2023
Current Assets	7690550577.40	6309380192.45	6408540020.03	4559671416.85
Current Liabilities	6861757089.07	8098161126.27	9620264248.70	7540107691.67
General Liquidity Ratio	1.12	0.78	0.67	0.60

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

- As we know, this ratio measures the institution's ability to pay short-term debts (suppliers' debts, tax debts, etc.) using current assets, as it became clear to us after calculation that the ratio in 2020 was 1.12, which is greater than 1, which means that the institution has sufficient short-term liquidity to meet short-term obligations, unlike other years 2021, 2022, 2023, where the general liquidity ratio was 0.78, 0.67, 0.60, which is less than 1, which puts the institution in a critical financial position and its inability to pay its short-term debts.

Table No. (12): Calculating the abbreviated liquidity ratio

- Inventory turnover rate:

Inventory turnover rate = Cost of purchase of goods sold ÷ Average inventory
 Average inventory = (Beginning inventory + Ending inventory) ÷ 2

Statement	2020	2021	2022	2023
Current Assets	7690550577.40	6309380192.45	6408540020.03	4559671416.85
Inventory	7800063.66	11413179.05	11054080.78	5885983.60
Current Liabilities	6861757089.07	8098161126.27	9620264248.70	7540107691.67
Summarized Liquidity Ratio	1.12	0.78	0.67	0.60

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

Table No. (13): Calculating the quick (immediate) liquidity ratio

- Quick (immediate) liquidity ratio: It is calculated according to the following relationship:

Quick (immediate) liquidity ratio = Cash (ready values) ÷ Current liabilities

Statement	2020	2021	2022	2023
Cash	4248907449.03	3858369857.22	3848968695.71	1855454105.05
Current Liabilities	6861757089.07	8098161126.27	9620264248.70	7540107691.67
Quick Ratio	0.62	0.48	0.40	0.25

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

B- Activity ratios:

Table No. (14): Calculating the inventory turnover rate

- **Inventory turnover rate:** It is calculated according to the following equation:

Inventory turnover rate = Cost of purchase of goods sold ÷ Average inventory

Average inventory = (Beginning inventory + Ending inventory) ÷ 2

Statement	2020	2021	2022	2023
Cost of Goods Sold	2375856.59	2167030.42	1743640.53	2187209.71
Average Inventory	9722203.395	9606621.355	11233629.915	8470032.19
Inventory Turnover	0.24	0.23	0.16	0.26

Source: Prepared by researchers based on the abbreviated financial budgets for the years 2020-2023

- After calculating the inventory turnover rate for the years (2020-2023), it turned out to be low, i.e. by 0.24, 0.23, 0.16, 0.26 respectively, and it is almost non-existent. This is due to the fact that the institution under study does not have inventory, as it is not a commercial institution that sells, buys, or produces.

7- CONCLUSION:

In order for the economic institution to be able to understand its current financial situation, this process must allow for the analysis of data and interpretation of results through the analysis of financial ratios and indicators, as well as addressing imbalances, exploiting available opportunities, and the reasons that may lead to future problems that prevent assistance in evaluating the financial performance of the institution.

Hypothesis testing:

- The first hypothesis has been proven correct, as it became clear that accounting information is basically unclear accounting data that is processed, recorded, analyzed, measured, and then converted into valuable and meaningful information. This information contributes effectively to the decision-making process and provides a clear view of the accounting and financial position of the organization. This information is represented in the organization's financial statements (such as the budget and the income statement, etc.).
- The second hypothesis was confirmed, as the financial performance of the institution is evaluated through a comprehensive analytical study of its financial position by analyzing the financial statements and using financial indicators, such as financial balance indicators and financial ratios. These indicators are calculated and analyzed to extract multiple results, with the aim of measuring the extent to which the institution achieves its pre-determined goals. This process helps in identifying the strengths and weaknesses of the institution, which supports appropriate decision-making.
- The third hypothesis has been proven correct, as the accounting information available in the financial statements plays a major role in evaluating the financial performance of the economic institution. This evaluation is based primarily on the financial statements prepared in accordance with generally accepted accounting principles. This high-quality information provides an effective tool for analyzing the institution's position and predicting its financial future. Therefore, it is of great importance, as it enables management to make strategic decisions, whether operational, investment or financing. Management always seeks to correct imbalances and improve performance based on the available information, and the more this

information is effectively exploited in evaluation and prediction, the more important it becomes and contributes to enhancing management efficiency and improving its performance.

Study results:

- Accounting information is the product of the accounting system and appears in the form of financial statements and reports.
- Financial statements constitute the primary source of financial data and information used in evaluating financial performance.
- The importance of the accounting information system lies in providing comprehensive information that summarizes the activities of the institution and reflects its status.
- Financial performance evaluation contributes to diagnosing the financial situation.
- Financial performance evaluation, through various indicators and ratios, provides a clear picture of the institution's status, which supports management in making decisions and exploiting opportunities.
- Financial performance evaluation focuses on strengths and weaknesses within and outside the institution.

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