



# Navigating the Business Loan: Guidelines for Financiers, Small-Business Owners, and Entrepreneurs

*Morton Glantz*

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The need for "back to basics" information about credit risk has not disappeared; in fact, it has grown among lenders and investors who have no easy ways to learn about their clients. This short and readable book guides readers through core risk/performance issues. Readers learn the ways and means of running more efficient businesses, review bank and investor requirements as they evaluate funding requests, gain knowledge selling themselves, confidence in business plans, and their ability to make good on loans. They can download powerful tools such as banker's cash flow models and forecast equations programmable into a cell or tablet. Readers can punch keys to ascertain financial needs, calculate sales growth rates calling for external financing, profits required to internally finance their firms, and ways to position revenue growth rates in equilibrium with their firm's capital structure – a rock-solid selling point among smart lenders and investors.

The book's "how-to," practical and systematic guide to credit and risk analysis draws upon case studies and online tools, such as videos, spreadsheets, and slides in providing a concise risk/return methodology.

- Introduces ways to define and manage risk
- Uses case studies and online tools to extend and apply credit analysis and business management tools
- Surveys "hard" and "soft" data and ways they help lenders, other financiers, small-business owners, and entrepreneurs spot potential problems, write optimal business plans, and deliver effective loan or /investor geared presentations

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