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| 1. Record Nr. | UNINA990007980040403321 |
| Autore | Crook, John Anthony |
| Titolo | Legal advocacy in the Roman world / J. A. Crook |
| Pubbl/distr/stampa | London : Duckworth, 1995 |
| ISBN | 0715626507 |
| Descrizione fisica | VI, 225 p. ; 24 cm |
| Disciplina | 340.02337 |
| Locazione | DDR |
| Collocazione | DDR-VIII B 501 |
| Lingua di pubblicazione | Inglese |
| Formato | Materiale a stampa |
| Livello bibliografico | Monografia |
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| 2. Record Nr. | UNINA9910457297803321 |
| Autore | Fight Andrew |
| Titolo | Credit risk management [[electronic resource] /] / Andrew Fight |
| Pubbl/distr/stampa | Oxford, : Elsevier, 2004 |
| ISBN | 1-281-00316-6
9786611003166
0-08-047240-0 |
| Edizione | [1st edition] |
| Descrizione fisica | 1 online resource (265 p.) |
| Collana | Essential capital markets |
| Disciplina | 332.7 |
| Soggetti | Credit - Management
Risk management
Electronic books. |
| Lingua di pubblicazione | Inglese |
| Formato | Materiale a stampa |
| Livello bibliografico | Monografia |
| Note generali | Description based upon print version of record. |
| Nota di bibliografia | Includes bibliographical references and index. |
| Nota di contenuto | Cover; Credit Risk Management; Contents; Foreword; 1 Introduction to |

credit risk management; What is the role of credit analysis?; Framework for credit analysis; Types of lending; Temporary or seasonal finance; Working investment finance; Cash-flow lending; Types of financial statements; The company annual report; Other types of financial statements; Contents of financial statements; The balance sheet; The P/L statement; Diagram of balance sheet and P/L statement; Statement of sources and applications of funds; Other elements of the annual report; Notes to the financial statements

Auditors' remarks Directors' information; Different presentations of financial statements; Problems with financial statements and auditors; Analytical methodology; Spreading the statements; Sample blank spreadsheet; Analysing the spreadsheets; Using comparative financial ratios; Peer group analysis; Outside information; Information available direct from the borrower; Bank and trade enquiries; Business registry databases; Bureau van Dijk AMADEUS electronic database; Complete AMADEUS spreadsheet (Vodafone); Credit reporting and rating agencies; Industry information; Reference materials

Periodicals Exercises; Questions; Answers; 2 Business risks; Introduction to business risks; Borrower risk; Transaction risk; The 'new economy'; Introduction to non-financial and transactional risks; Borrower risk; Financial risk; Business risk; PEST analysis; SWOT analysis; Porter's risk assessment matrix; Porter's five competitive forces; Transaction risk; Some questioning techniques; Who, What, Where, When, Why, and How; Nature of the obligor; Example A - Memorandum and Articles of Association; Example B - corporate registration fees; Obligors with unlimited liability; Management

Macro-economic risk areas Understanding the industry; Understanding the markets; Understanding the products; Understanding manufacturing/performance risk; Micro-economic risk areas; Growth; Corporate strategy and plans; Business plan; Management; People; Land and buildings; Plant and machinery; Infrastructure; Exercises; Questions; Answers; 3 Financial risks; Financial statement analysis; Introduction to financial statement analysis; The annual report and accounts; About published accounts; Introduction; The Companies Acts; Filing information with the Registrar of Companies

The statement of accounting policies Accounting premises; Accounting bases; Accounting policies; Points of interaction between the balance sheet and P/L; Consequences of abnormal accounting policies; The auditor's report; Auditor's rights; Auditor's duties; Auditing Practices Board; Summary; Auditor's opinion; Other opinions; The directors' report; Stock Exchange requirements; Example of a directors' report; The balance sheet; Introduction; Simple balance sheet; Annual report balance sheet; Explanation of balance sheet illustration; Debtors; Companies have different debtor profiles

Trade debtors/turnover

Sommario/riassunto

Credit Risk Management will enable general bankers, staff, and credit analyst trainees to understand the basic information and principles underlying credit risk evaluation, and to use those underlying principles to undertake an analysis of non financial and financial risks when preparing a credit proposal. Since the best loans are the ones that do not present problems during the repayment phase, the authors also focus on elements relating to the proactive management of those loans during their inception. This book introduces: *Credit analysis, approval and management proce