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| 1. Record Nr. | UNINA9910797686903321 |
| Autore | McLeod John |
| Titolo | Life lines : writing transcultural adoption / / John McLeod |
| Pubbl/distr/stampa | London : , : Bloomsbury, , 2015 |
| ISBN | 1-4742-5883-2 1-4725-9040-6 |
| Descrizione fisica | 1 online resource (257 p.) |
| Collana | New horizons in contemporary writing |
| Disciplina | 820.9 |
| Soggetti | Cross-cultural studies Intercountry adoption Interethnic adoption Interracial adoption |
| 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 | Introduction: Transcultural Adoption and Adoptive Being -- 1. Secrets: Mike Leigh, Andrea Levy, Mei-Ling Hopgood -- 2. Histories: E. R. Braithwaite, Toni Morrison, Sebastian Barry -- 3. Traces: Hannah Pool, Buchi Emecheta, Catherine McKinley -- 4. Bearings: Barbara Kingsolver, Caryl Phillips, Jackie Kay Coda: Victoria Station, 1969/2015 -- Works Cited -- Index. |
| Sommario/riassunto | "Adoptions that cross the lines of culture, race and nation are a major consequence of conflicts around the globe, yet their histories and representations have rarely been considered. Life Lines: Writing Transcultural Adoption is the first critical study to explore narratives of transcultural adoption from contemporary Britain, Ireland and America: fictions, films and memoirs made by those within the adoption 'triad' or those concerned with the pain and possibilities of transcultural adoption. While acknowledging the sobering inequalities which engender transcultural adoptions and the lasting upset of sundered relations, at the same time John McLeod considers the transfigurative and creative propensity of imagining transcultural adoption as radically calling into question ideas of biogenetic attachment, racial genealogy, cultural identity and normative family-making. How might the predicament of 'being adopted' transculturally enable the |

transformative agency of 'adoptive being' for all? Exploring works by Andrea Levy, Barbara Kingsolver, Toni Morrison, Sebastian Barry, Caryl Phillips, Jackie Kay and several others, *Life Lines* makes a groundbreaking intervention in such fields as transcultural studies, postcolonial thought, and adoption theory and practice."--Bloomsbury Publishing.

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| 2. Record Nr. | UNINA9910818866403321 |
| Autore | Glantz Morton |
| Titolo | Navigating the business loan : guidelines for financiers, small-business owners, and entrepreneurs / / Morton Glantz |
| Pubbl/distr/stampa | London : , : Academic Press, , 2015 ©2015 |
| ISBN | 0-12-801806-2 |
| Edizione | [1st edition] |
| Descrizione fisica | 1 online resource (213 p.) |
| Disciplina | 332.12068 |
| Soggetti | Commercial loans |
| 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; Title Page; Copyright Page; Dedication; Table of contents; Foreword; Chapter 1 - Business Structures and Funding Sources; Short review of business structures; Selecting a financing source; What to consider before you apply; Review Credit Reports; Prepare a SWOT Matrix; Check for Red Flags; Documentation generally required for a small business loan application; Chapter 2 - How Banks Evaluate Your Loan Application; Primary evaluation; Business Operations; Company Attributes; Industry Attributes; Management; Bank Relationship; Financial Reporting; Analytic Evaluation; Intention (Purpose) Repayment Safeguards; Collateral; Guarantees; Loan Covenants; Perspective: how lenders put it all together; First Stage: Risk Versus Rewards Analysis; Second Stage: Acknowledging the Customer's Strategic Agenda; Third Stage: Satisfy the Lender's Agenda; Chapter 3 - Is Your Financial Information Accurate and Reliable?; The auditor's role; How accountants record transaction data; Historical Cost; Accounting |

Standards as Applied to Revenue Realization; The Matching Principle; Consistency; Disclosure; Objectivity; The significance of footnotes; Accounting for contingencies

Classification of ContingenciesProduct Warranties or Defects; Litigation Contingencies; Environmental Contingencies; Risk of Catastrophic Losses; Direct and Indirect Guarantees; Financial instruments with off balance sheet risk; Asset Securitization; Futures Contracts; Pensions; Discretionary Items; Research and Development; Two significant auditing storm signals; Changing Auditors; Creative Accounting; Chapter 4 - Ratios Every Business Should Monitor; What are ratios?; Peer Group or Industry Comparisons; Ratio Trends; Ratio Workshop; Jones Designs, Inc.; Liquidity Ratios; Current Ratio

Quick Ratio (Also Known As Acid Test)Net Working Capital; Activity or Turnover Ratios; Average Collection Period; Bad Debt Expense/Sales; Inventory Turnover; The Fixed Asset Turnover; Working Capital Turnover; Total Asset Turnover; Average Settlement Period or Accounts Payable Turnover; Profitability Ratios; The Gross Profit Margin; Selling General and Administration Expenses/Sales; Effective Tax Rate; The Net Margin; Return on Net Worth; Return on Total Assets; Dividend Payout Ratio; Financial Leverage Ratios; Debt-to-Equity and Debt-to-Total Assets Ratios; Times Interest Earned

The Fixed Payment Coverage RatioDebt Affordability Ratio; Cash Flow Coverage2; Growth Ratios; Sales Growth Rate; Profit Growth Rate; Sources of comparative ratios; Chapter 5 - Financing Your Season; Examples of seasonal businesses; How a successful seasonal cycle works; Unsuccessful seasonal cycles; Examples of successful seasonal cycles; Seasonal lending analysis; Preparing a cash budget (refer to Acme's cash budget)1; Exercise: preparing a cash budget; Interim seasonal ratio analysis; (Cash + Accounts Receivable)/(Short-Term Bank Debt + Trade Payables)

Returns Allowances and Discounts/Gross Sales

Sommario/riassunto

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 eq
