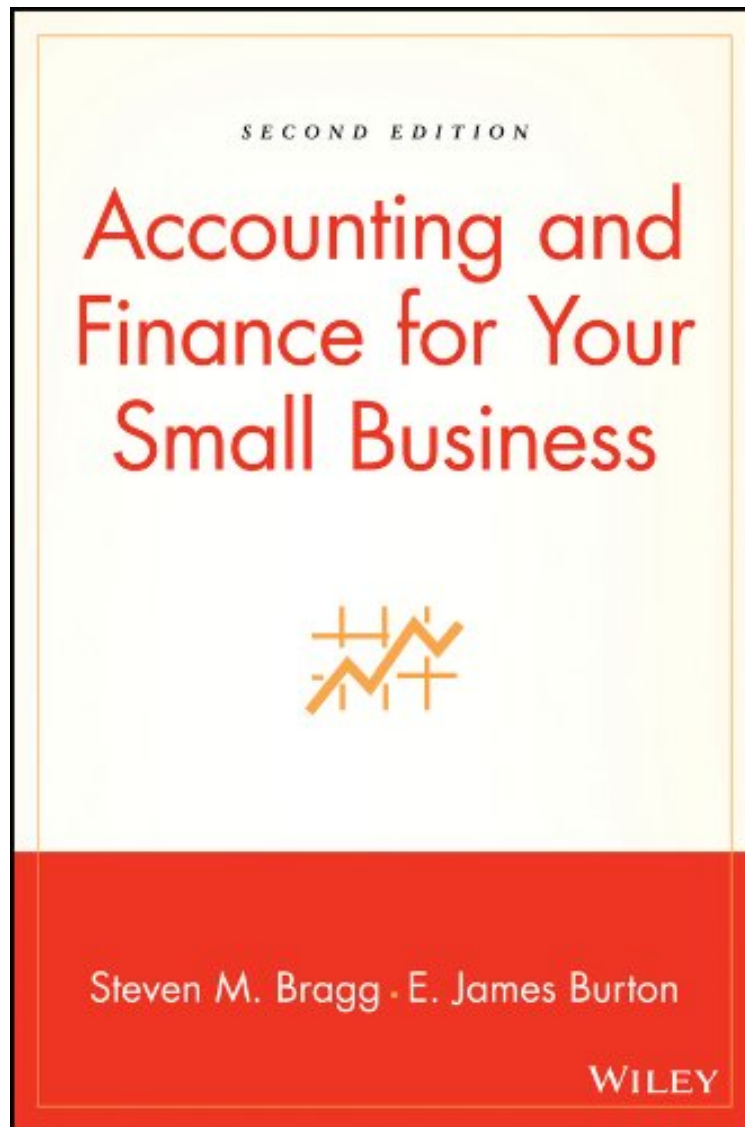


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## Accounting and Finance for Your Small Business

*Steven M. Bragg, Edwin Burton*

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**Steven M. Bragg, Edwin Burton : Accounting and Finance for Your Small Business** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Accounting and Finance for Your Small Business:

1 of 1 people found the following review helpful. Practical advice, unlike the many theoretical products out there By Orlando Irsula Even after an MBA and owning a business for several years I found this book quite useful in filling in the gaps from the theory of the MBA to the actual hands on work on a business. 8 of 8 people found the following review helpful. A good accounting and finance book. But probably best as a follow-on tome rather than as a starter guide. By Jeff Lippincott I liked this book. But I didn't think it was a page-turner. It was full of great content, and

covers accounting and finance topics related to the starting and operating of small businesses. It is comprised of 9 chapters, and is split into the following three parts: 1. Preparing to operate the business 2. Operating the business 3. Evaluating the operations of the business. Early in the book it is stated that the book was written for business owners and managers who want to REFINE the accounting and financial operations of their companies. The keyword in the last sentence is "refine." The reader is assumed to be somewhat competent with regard to accounting and finance for a small business, and by reading this book they are supposed to be able to refine their existing accounting and finance functions. If this assumption is accurate, then this book will prove to be well worth its purchase price. If this assumption is inaccurate, then the book will not be well received. I found the book rather dry. It tended to jump right in and make its points in each chapter rather than easing the reader into what the subject matter was and then providing comments, solutions or whatever regarding that subject matter. I recently read a book called *The It Factor* (ISBN: 0814474373) which stresses the importance of communicators to make a connection with their audience in order to effectively communicate with them. I think the authors of this book could improve their writing style if they were to incorporate the message of *The It Factor* into how they write. Earlier this morning I read a book titled *Financial Intelligence* (ISBN: 9781591397649) which discusses the basics of accounting and finance to help small business owners or managers "manage by the numbers." I think the instant book being reviewed would be a wonderful follow-on book to *Financial Intelligence*. And anybody who is not well versed with accounting and finance would do themselves a great service by reading both books. Accounting and finance are jargon-filled subjects. The terminology used in both is uncommon and pretentious to many people. Authors that write in these subjects should be cognizant of this fact and pay special attention to writing so they connect with their readers. This book in many ways is fairly well written. But in my humble opinion it could have been a lot better if the authors had worked harder at connecting with the reader. 4 stars! 82 of 82 people found the following review helpful. *The Small Business "Stuff You Need To Know" Book* By Bungalow Details Robert Snare Here is a "must read" for anyone owning or starting a small business. This is not a "Small Business for Dummies" book, and not a business school MBA text. This book is "Just Right", filled with proven techniques and sound strategies to guide you through the complex maze of critical accounting and financial issues. These are things you must know or at least understand, for your business to survive and prosper. For example; CASH FLOW: probably the most important concept for the small business owner to understand. You have to plan for growth or it will kill you. TAX LIABILITIES: taxing authorities can be brutal. Be Prepared! INSURANCE REQUIREMENTS: what you need to know and some helpful tips. BUDGETING: It's not that hard. REPORTING REQUIREMENTS: Plan for it and it's easy. RISK MANAGEMENT, COST-VOLUME-PROFIT-RELATIONSHIP, STAFFING and INVENTORY LEVELS, CAPITAL ACQUISITIONS, FINANCING SOURCES, PERFORMANCE TRACKING. These are all covered in sufficient detail to understand and put into practice. As a past owner of a small businesses, I was unprepared for the level of sophistication required to run a small business. This book is an invaluable reference to have available, if you own a business or are thinking about starting one from scratch. The key to business health is "no surprises". There are also many ready-to-use forms, checklists, sample spreadsheets and calculations showing practical applications of real-world examples. These are not the dreaded debit/credit type stuff in accounting texts. These are easy to understand examples. After all, that's the whole point of the process. Enough information to manage your growing business. Even if you are turning over these functions to your staff, you should understand what's going on, what's coming up and how to prepare for the future. Highly recommended, 5 stars for this book.

"Once again, Bragg has turned his discerning eye and formidable talents on a topic and the results are outstanding. Both those new to the business and the long-established entrepreneur will benefit greatly when he joins forces with E. James Burton to produce this outstanding work." — Mary S. Schaeffer, Editorial Director Accounts Payable Now Tomorrow "I use the tips and practices found in [this book] all through the year. They are clear, direct, and efficient—which, in turn, improves our company and our bottom line. I recommend [this book] to anyone wanting to improve their own bottom line." — D. R. Drum, CIO, CSO Engineering/Accounting, Dragon Moon Productions "Eminently accessible, this book is a must-read for the entrepreneur, both new and established alike. Organizationally, the work flows smoothly and logically in a way that is valuable for the start-up as well as the veteran needing a refresher on specific aspects of the small business accounting/financing picture. I found particularly useful the rich resourcefulness that Messrs Burton and Bragg brought to the table in compiling the essential checklists for every conceivable corner of the entrepreneur's financial realm from fraud prevention to financing options. As a small business owner myself, I was well pleased with the real-world guidance and instant 'useability' this book offers." — David Struthers, JDFacilitator/Trial Lawyer "This book is essential for any small business owner, manager, or accountant's business tool kit. This easy-to-read book distills complex subject matter into meaningful and understandable information and is a great refresher course for those deeply involved in the accounting and financial matters of a small business. The book contains many examples that can be used immediately in daily operations to improve the quality of information for better decision making. The book provides those involved in small business the framework to manage what they measure." — Jim Bologna, CFO Daticon, Inc.

From the Inside Flap Thorough in its coverage without overwhelming the reader, this book methodically explains each of the financial procedures and techniques vital for establishing and maintaining a profitable small business. Its clear presentation of concepts makes it an effective reference source easily consulted for a particular issue or concern. Authors Steven Bragg and E. James Burton provide you with tips to maximize your efforts in: Budgeting for operations Tracking cash flows Understanding performance measurement systems Investing in long-term assets and capital budgeting Conducting analyses Analyzing key financial information Determining insurance requirements And more! An essential resource, the Second Edition equips you to "read and do" with numerous real-world examples; detailed, step-by-step guidance; and proven strategies and techniques to improve, implement, and benefit from your decisions toward a financially healthy small business.

From the Back Cover "Once again, Bragg has turned his discerning eye and formidable talents on a topic and the results are outstanding. Both those new to the business and the long-established entrepreneur will benefit greatly when he joins forces with E. James Burton to produce this outstanding work." —Mary S. Schaeffer, Editorial Director Accounts Payable Now Tomorrow "I use the tips and practices found in [this book] all through the year. They are clear, direct, and efficient — which, in turn, improves our company and our bottom line. I recommend [this book] to anyone wanting to improve their own bottom line." —D. R. Drum, CIO, CSO Engineering/Accounting, Dragon Moon Productions "Eminently accessible, this book is a must-read for the entrepreneur, both new and established alike. Organizationally, the work flows smoothly and logically in a way that is valuable for the start-up as well as the veteran needing a refresher on specific aspects of the small business accounting/financing picture. I found particularly useful the rich resourcefulness that Messrs Burton and Bragg brought to the table in compiling the essential checklists for every conceivable corner of the entrepreneur's financial realm from fraud prevention to financing options. As a small business owner myself, I was well pleased with the real-world guidance and instant 'useability' this book offers." —David Struthers, JD Facilitator/Trial Lawyer "This book is essential for any small business owner, manager, or accountant's business tool kit. This easy-to-read book distills complex subject matter into meaningful and understandable information and is a great refresher course for those deeply involved in the accounting and financial matters of a small business. The book contains many examples that can be used immediately in daily operations to improve the quality of information for better decision making. The book provides those involved in small business the framework to manage what they measure." —Jim Bologna, CFO Daticon, Inc.

About the Author Steven Bragg, CPA, CMA, CIA, CPIM, has been the chief financial officer or controller of four companies, as well as a consulting manager at Ernst Young and auditor at Deloitte Touche. He received a Master's degree in finance from Bentley College, an MBA from Babson College, and a Bachelor's degree in Economics from the University of Maine. He has been the two-time president of the Colorado Mountain Club, is an avid alpine skier and mountain biker, and is a certified master diver. Subscribe to Steve's free best practices newsletter at [www.stevebragg.com](http://www.stevebragg.com)

E. James Burton, Ph.D., CPA, CFE, is dean of the College of Business and a full professor of accounting at Middle Tennessee State University. He has founded, owned, managed, and sold a number of businesses in a variety of areas from service to manufacturing. He received a Bachelor of Arts degree from MacMurray College in economics/business, a Master of Business Administration degree from Murray State University in management, and a Ph.D. in accountancy from the University of Illinois at Urbana-Champaign. In addition to over 50 journal articles, he has written *Total Business Planning: A Step-by-Step Guide with Forms* that has continued through three editions and translation into Norwegian. He resides in Murfreesboro, Tennessee.