



Lender's Guide to the Knowledge-Based Economy: Featuring Risk Grid Analysis

Richard D. Crawford, Davis

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The knowledge-based economy is posing a challenge to the nation's commercial lenders: many commercial borrowers are in businesses that don't conform to traditional asset-based lending principles. This pragmatic guide describes the risks inherent in the new environment, and suggest appropriate lending techniques. The book prepares lenders to deal successfully with those borrowers who have immense intellectual capital but little that is reflected in the typical financial ratios. Readers can learn what financial statements can and cannot do, as well as how to: evaluate management and intellectual property research, and analyze company audit and project cash-flow; secure collateral where there is little in assets; and understand laws of intellectual property and how they affect security interests. Risk-grid analysis helps banking clients involved with lending to corporate customers, and case studies further illustrate key concepts and lending approaches. Richard D. Crawford is the author of "In the Era of Human Capital" and "The Troubled Money Business".

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