



# Managing By The Numbers: A Commonsense Guide To Understanding And Using Your Company's Financials

By Chuck Kremer, Ron Rizzuto, John Case

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### Editorial Review

#### Amazon.com Review

Chuck Kremer, Ron Rizzuto, and John F. Case believe "50 percent of small-company owners and managers don't get complete, timely information about their business's financial performance" and "90 percent don't really understand or use the information they do get." Kremer, a business-literacy consultant, Rizzuto, a university finance professor, and Case, a business journalist, further contend that such data and their proper application are critical to the successful operation of any small business. That's why they've assembled *Managing by the Numbers* as a self-help guide to the ins and outs of corporate finance. In the first section, they show how to decipher three major reports that everyone should review monthly (balance sheet, income statement, cash flow). In the second, they discuss how resultant figures tie in to "three bottom lines of business" (net profit, operating cash flow, return on assets) that can be examined collectively. And in the third, they explain ways that stimuli for each can be optimized to achieve overall business goals. The combination allows you to "translate your financial understanding into better financial performance," the authors conclude. While much of the material may seem intimidating, it is presented clearly and could indeed provide an edge in today's hypercompetitive business environment. --Howard Rothman

#### About the Author

**Chuck Kremer, CPA**, is Senior Business-Literacy Consultant for Boulder-based Educational Discoveries. An originator of "The Financial Game for Decision Making™," he teaches financial-literacy courses to managers and executives around the country.

**Ron Rizzuto, PH.D.**, is a professor of finance at the University of Denver, where he co-founded the entrepreneurship program at the Daniels College of Business.

**John Case** is executive editor of the newsletter division at Harvard Business School Publishing. A former senior editor and senior writer for *Inc.* magazine, he is the author of numerous feature stories and several books on entrepreneurship and open-book management.

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