

## Fact Sheet

**Title:** Loan Financing Guide for Small Business Owners

**Author:** D. Neil Berdiev

**Publisher:** Small Business Empowerment

**Category:** Non-fiction, How-to

**Format:** Paperback

**ISBN:** 0-9774117-0-2

**Publication Date:** January 2006

**Pages:** 188

**Retail Price:** \$27.95

**Available from:**

[www.LoanFinancingGuide.com](http://www.LoanFinancingGuide.com)



**Small Business Empowerment**

## Commitment to America's Small Businesses

Loan Financing Guide for Small Business Owners is written with one single goal in mind: to help small business owners become more successful in securing and repaying loans and, as a result, become more financially successful. It is honest, informative, and effective ...



**Small Business Empowerment**

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## LOAN FINANCING GUIDE FOR SMALL BUSINESS OWNERS

YOUR GUIDE TO SECURING  
AND REPAYING  
SMALL BUSINESS LOANS



# Your guide to securing loans and managing loan relationships

## About Loan Financing Guide

Have you ever asked yourself these questions?

- Where do I begin if I need to secure business loans?
- What do lenders expect from me?
- How can I improve my chances of obtaining loans?
- Why have I been unsuccessful in getting my loan requests approved?

If you have, this book is written for you.

Loan Financing Guide for Small Business Owners is an effective roadmap to provide support in your search for loan financing. Everything you need to know...

- The risks and benefits of borrowing money and the importance of limiting loan amounts.
- How lenders evaluate your company's cash flow and its ability to make loan payments.
- How collateral, your financial qualities as guarantors, and your management skills affect lenders willingness to grant loans.
- How to present your business in the best possible light.
- And much more...



## Book Reviews

“The "Loan Financing Guide" simplifies the complex world that both banks and small business owners exit in. ... The "Loan Financing Guide" should prove to be invaluable to all small business owners.”  
*David Arata, the Risk Management Association*

“This book is a thorough and practical guide of the loan application process ...”  
*Asheesh Advani, Circle Lending*

“I found your book an excellent approach in the "How to" area of literature in today's intellectual financial market ...”  
*Name undisclosed, a lender with SBA*

“Sometimes for the average Joe (like me) this can be painful reading, but you expressed the strategy and terminology in a way that was easy to swallow and execute ...”  
*Jonathan O'Donnell, Metis Creative Consulting*

## About the Author

Neil Berdiev started his career in brokerage services with Fidelity Investments. He worked in various roles for commercial banks, such as Fleet Bank, Cambridge Trust Company, and Citizens Bank. During his career he has participated in the approval of over \$50 million in new loans and over \$200 million in loan renewals, and reviewed and evaluated quality of over \$1 billion in commercial loans.

While still a banker, he found his passion in coaching small business owners on how to secure loans financing and manage financially successful companies. Neil is also a columnist for Inc.com and Good News Network, providing advice and coaching on the issues related to small business loans.

I love what I do, I do it well, and I created this book to help you get the financing your business needs.  
*Neil Berdiev*