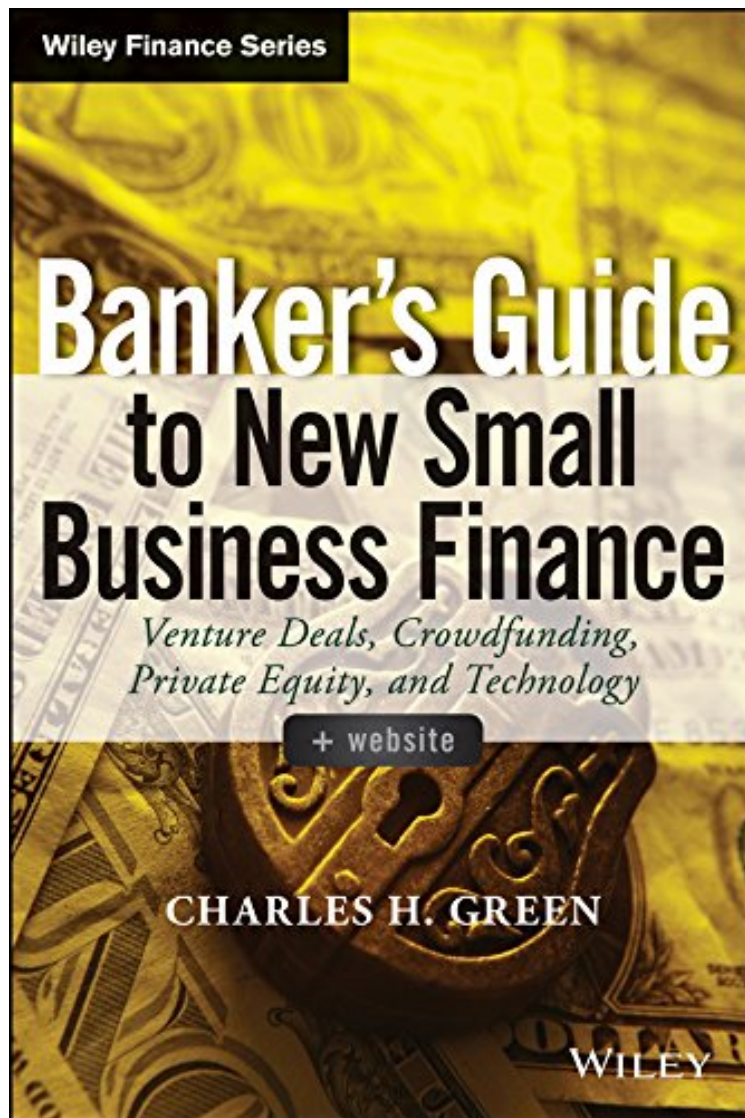


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## Banker's Guide to New Small Business Finance: Venture Deals, Crowdfunding, Private Equity, and Technology (Wiley Finance)

Charles H. Green

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**Charles H. Green : Banker's Guide to New Small Business Finance: Venture Deals, Crowdfunding, Private Equity, and Technology (Wiley Finance)** before purchasing it in order to gage whether or not it would be worth my time, and all praised Banker's Guide to New Small Business Finance: Venture Deals, Crowdfunding, Private Equity, and Technology (Wiley Finance):

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copy of this book a month or two ago. Green gives a tremendous amount of insight into the new face of small business lending and what non-bank, alternative (what he calls "innovative") lenders are doing to change the way small business owners find financing. The book is a great read for bankers who want to get up to speed on where the innovation in small business lending is really coming from; and very informative for the small business owner who wants to better understand their banker and their options. He succinctly identifies what I think is the elephant in the room; neither bankers nor borrowers know what they don't know and it makes the small business lending process more difficult to navigate than it needs to be. Spend some time with this book and you will. 0 of 0 people found the following review helpful. [www.commercialbusinessloans.com](http://www.commercialbusinessloans.com) / [info@commercialbusinessloans.com](mailto:info@commercialbusinessloans.com) By Michael Duhon Excellent book. We at [www.commercialbusinessloans.com](http://www.commercialbusinessloans.com) highly recommend this book to our clients for understanding the small business finance arena! A must read!

Detailed, actionable guidance for expanding your revenue in the face of a new virtual market Written by industry authority Charles H. Green, *Banker's Guide to New Small Business Finance* explains how a financial bust from one perfect storm; the real estate bubble and the liquidity collapse in capital markets; is leading to a boom in the market for innovative lenders that advance funds to small business owners for growth. In the book, Green skillfully reveals how the early lending pioneers capitalized on this emerging market, along with advancements in technology, to reshape small company funding. Through a discussion of the developing field of crowdfunding and the cottage industry that is quickly rising around the ability to sell business equity via the Internet, *Banker's Guide to New Small Business Finance* covers how small businesses are funded; capital market disruptions; the paradigm shift created by Google, Amazon, and Facebook; private equity in search of ROI; lenders, funders, and places to find money; digital lenders; non-traditional funding; digital capital brokers; and much more. Covers distinctive ideas that are challenging bank domination of the small lending marketplace Provides insight into how each lender works, as well as their application grid, pricing model, and management outlook Offers suggestions on how to engage or compete with each entity, as well as contact information to call them directly Includes a companion website with online tools and supplemental materials to enhance key concepts discussed in the book If you're a small business financing professional, *Banker's Guide to New Small Business Finance* gives you authoritative advice on everything you need to adapt and thrive in this rapidly growing business environment.

From the Inside Flap *Banker's Guide to New Small Business Finance* offers bank executives, managers, and regulators a detailed reference to the virtual market of innovative lenders who are advancing funds to small business owners while accelerating their own enterprises' growth. Written by banking industry expert Charles H. Green, this important resource reveals how private equity lending pioneers are capitalizing on this emerging market to reshape small company funding and shows what the banking industry must do to compete in this burgeoning marketplace. In the past ten years, hundreds of funding companies have emerged to provide business capital in some very inventive ways. These innovators re-examined every convention of traditional bank business lending, such as whom to lend to, how to underwrite and price risk, how to document credit/funding agreements, how to collect payments, and where to fund the deal. As Green explains, the growing popularity of crowdfunding, the power of digital lenders, and the paradigm shift created by Internet giants such as Google, , and Facebook are contributing factors that are drawing capital assets away from traditional commercial banks. To better understand this trend, *Banker's Guide to New Small Business Finance* includes information on how the various virtual lenders work, as well as their application grid, pricing model, and management outlook. Designed as a hands-on resource, *Banker's Guide to New Small Business Finance* includes a companion website with the online tools and supplemental materials that will help to illuminate the key concepts discussed in the book. *Banker's Guide to New Small Business Finance* gives banks large and small the ideas, suggestions, and strategies needed to understand this emerging market and take the initiative to engage both technology and clients to protect and expand market share in this brave new world of innovative funding. From the Back Cover *Praise for Banker's Guide to New Small Business Finance* "Banker's Guide to New Small Business Finance provides a comprehensive overview of the changes in small business lending and identifies the impact these changes will have on the banking industry. Mr. Green accurately pinpoints the need for lenders to embrace innovative technologies to be successful going forward and describes best-of-breed technologies currently available." —Pierre Naudeacute;, CEO, nCino "Charles's guide to the new world of small business finance is arguably the most relevant book on the subject currently available. He manages to cover just enough history to accurately frame where this dynamic and complex industry segment is today and where it is likely going." —Nic Perkins, CEO, Perkins Industries; Co-Founder, Receivables Exchange "As publisher of the most widely-read daily newsletter to small business lenders in the country, I've tracked the emergence of innovative lenders over the past several years. There is a true disruption in the marketplace being caused by these lenders through their use of technology to acquire clients, qualify credit, perform due diligence, and fund loans with minimal human intervention. In this timely, well-written book, Charles puts this accelerating evolution of Main Street lending in context so that small business bankers will clearly understand how this new breed of lenders will positively,

and negatively, change the world of small business lending.” —Bob Coleman, Publisher, The Coleman Report  
“Charles has done an outstanding job at reviewing the evolving landscape in small-business lending since the Great Recession. He has dug into the problems that traditional banks are confronting in dealing with lending to America’s small businesses and explained the emerging landscape of new players who have emerged to fill the void. This book is a must read for anyone interested in the landscape of small business finance.” —Ami Kassar, CEO, Multifunding LLC; Debt financing writer for Wall Street Journal and Inc. Magazine  
“Through the eyes of a savvy business lender, Charles Green looks back at the financing industry’s blunders and forecasts the direction it must take to survive and thrive — a must read for bankers, financiers, and even business owners seeking creative financing. He looks at and evaluates the emerging sources of debt and equity that bankers and entrepreneurs have to master today if they expect to be around tomorrow.” —Jerry Chautin, SBA’s 2006 National Journalist of the Year; business columnist and former business lender  
“The Banker’s Guide to New Small Business Finance offers a sound, balanced assessment from a banker’s perspective of the digital revolution that has been redefining the business financing sector. The author paints a broad picture of the economic and technological trends that have come together to create a new reality for business finance, a reality that gives both borrowers and lenders a stunning array of choice and flexibility.” —Terry Robinson, CEO, Sunovis Financial, Inc.  
About the Author CHARLES H. GREEN is a seasoned finance professional with over 30 years of experience advising, financing, and investing in the small business sector. His experience includes tenure as a commercial banker and venture capitalist. He also founded and served as President and CEO of Sunrise Bank of Atlanta. He regularly consults with business owners and bankers, writes about financial topics, and teaches finance through seminars and conferences produced by the enterprise he founded, the Small Business Finance Institute ([www.SBFI.org](http://www.SBFI.org)).