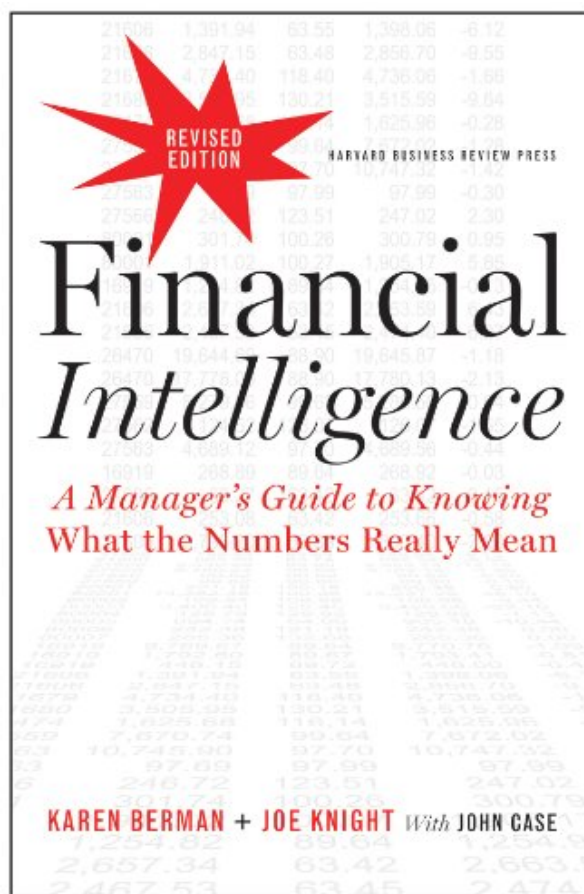
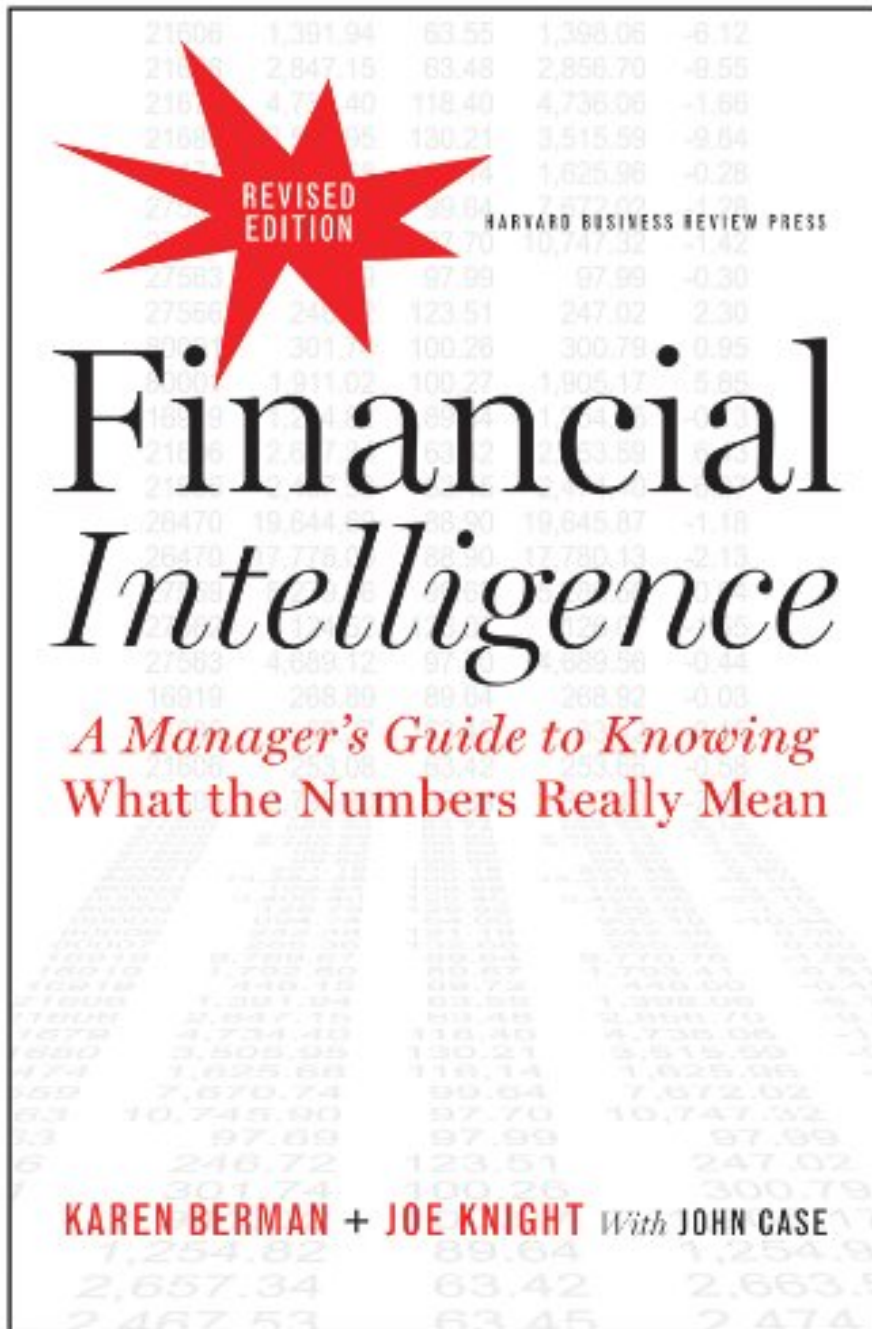


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Review

“Nonfinancial managers will appreciate this nontechnical, in-depth guided tour through financial statements and financial concepts and analysis.” — Choice Magazine

About the Author

Karen Berman and Joseph Knight are the founders of the Los Angeles-based Business Literacy Institute. They train managers at organizations such as American Express, P&G, Pacific Life, GM and Tyco International. They have been interviewed in a wide range of print media including BusinessWeek, USA Today and the Los Angeles Times.

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Inc. magazine calls it one of “the best, clearest guides to the numbers” on the market. Readers agree, saying it’s exactly “what I need to know” and calling it a “must-read” for decision makers without expertise in finance.

Since its release in 2006, Financial Intelligence has become a favorite among managers who need a guided tour through the numbers—helping them to understand not only what the numbers really mean, but also why they matter.

This new, completely updated edition brings the numbers up to date and continues to teach the basics of finance to managers who need to use financial data to drive their business. It also addresses issues that have become even more important in recent years—including questions around the financial crisis and those around broader financial and accounting literacy.

Accessible, jargon-free, and filled with entertaining stories of real companies, Financial Intelligence gives nonfinancial managers the confidence to understand the nuance beyond the numbers—to help bring everyday work to a new level.

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Stand up to your company's CFO

By Scott Carlson

I don't usually write reviews but thought I should here as a public service to people like me who get bullied by smug CFOs. If you are like me, you don't spend your time reading financial books. If you do, I wouldn't

recommend this book to you. I mean I think the book is good but you'd probably think it was beneath you. This book is meant for people who don't work in a "finance" job, however, who want to know their way around a spreadsheet as necessary. This book has definitely helped me talk my way around my company's financial reports and it could yours as well.

I'm too busy working to spend my day analyzing spreadsheets and financial reports. Yet, I'm responsible for delivering the numbers that my boss wants on a few key financial measures. Sometimes I don't always hit my monthly P&L numbers and that's when the information I learned in this book becomes the most valuable. After reading the book I know enough about financial reports to sound intelligent. When the CFO and my boss conduct their monthly review of my key benchmarks, they always seem to focus on the number in the spreadsheet that fell short of their expectations. I used to sweat these monthly meetings, but now I can point out other numbers in the income statement and balance sheet that influence my benchmark.

I read the first edition of this book after receiving it at a company seminar. I just finished this updated version after loading it onto my Kindle. The most recent book added new material about the recent financial crises and expanded upon accounting literacy to include in-depth review of some new financial reports. I liked it. Send a sample to your Kindle now and see what you think.

24 of 26 people found the following review helpful.

Must read for all employees at all levels...

By inov8v

i don't normally write reviews but i have to say this is the best financial book i've ever read...i have spent the past 15 or so years at the coo level with finance reporting to me...and while i'm financially savvy, i have no formal financial education...i'm a believer that finance, like any profession or industry, gets bogged down in its own set of acronyms and language...that in and of itself creates the silos too often found in organizations...sales has it, marketing has it, hr has it, etc...etc...

i always try to break down barriers and most of my time is spent as a translator...truth be told, i've always struggled with translating the financial lingo...this book did it for me and has helped me paint a picture and tell the story behind it so everyone understands...

kudos to the authors!!!

11 of 11 people found the following review helpful.

Finance Can be Fun

By Don Mankin

Berman and Knight have done the impossible -- make the topic of finance clear, interesting, even fun! Finance is not one of my favorite topics. I typically nod off when engaged in finance-related conversations or sitting in yet another, interminable budget meeting. But I actually found myself looking forward to picking up this book whenever I had time to read for yet another discussion of balance sheets, profitability ratios, and yes, my personal favorite, EBITs.

Their explanations are clear, their ripped-from-the-headlines examples are relevant and compelling, and their writing style is lively. Their frequent playful and humorous asides help to humanize the material.

There are many helpful features in this book. One of my favorites is the embedded glossary - i.e., definitions that appear in a box on the page where the expressions are first used rather than at the end, requiring the reader to flip back and forth and risk losing their concentration. The toolbox at the end of each Part that gives the reader a hands-on opportunity to try out the concepts they have just learned is also helpful.

In addition, I appreciated their emphasis on finance as art not science, subject to assumptions, biases, even manipulation and fraud. I guess I knew that, but I didn't realize just how subjective it can be. And their discussion of the difference between cash and profit and the relationship between the two was especially lucid, lifting the fog that usually accompanies my attempts to understand, and most important, apply this concept.

This book is a must read for any manager. Armed with this book, they can make better financial decisions and more effectively manage their people, technology and resources. Perhaps most important, they might even stay awake during those interminably boring budget meetings and possibly even influence the discussions and outcomes.

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