

Interview: Charles Green, Author of The SBA Loan Book

By sue on Jun 07, 2011



Book Title: Charles Green, The SBA Loan Book, 3rd Edition

Website URL: <http://www.SBALoanBook.com>

What is your book about?

The U.S. Small Business Administration works to deliver more capital financing to entrepreneurs and small companies around the nation. But like any financing, business owners must navigate a complex course of procedures, qualifications, documentation, and approvals.

Loan approval is much easier with help from the latest edition of my book, which breaks the application process down into easy steps to show:

- The many options available under the SBA financing programs and how to determine the one that is best for your business.
- How to produce and position your application

information, including the banker's views on your financial statements.

- How to present the application to the bank in their language.
- How business owners should deal with prior problems, and respond to lender objections

In today's turbulent economic environment, solid financial capacity is the key to small business survival. And this fully updated guide to SBA loans will help you land exactly as much as you need.

What inspired you to write your book?

I recognized over the years that business owner's did not have good mentors for raising capital, since their accountants charge by the

hour and are concerned about records and tax reporting, and their financing activities were generally one-time events. It seemed natural to fill that void with information I gained from having dealt with hundreds of millions in loans to hundreds of business owners.

How did you come to do what you're doing today?

I have been in small business finance my entire career, including 25 years as a banker (credit analyst to business developer to bank organizer & president), and a few years in venture capital.

Can you describe a typical day in your life?

I advise a limited number of

companies on specific financing issues they face, and I devote much time to developing content for my new enterprise, The Small Business Finance Institute.

And I am working on next book!

What do you most enjoy about what you do?

Helping people discover ideas and strategies to meet financing challenges facing their enterprise.

Are there any people and/or books that have inspired you along your journey?

Too many to name.

Can you share some business tips for our readers?

Don't get third party financing if you can find a way to achieve your objective without it. Be more self reliant and lower your financing needs by being smarter with your financial decisions.

Can you share something that people might be surprised to learn about you?

I am passionate about the arts and am quite involved in my city's cultural scene.

Is there anything else you would like to add?

If my book helps you, please tell your friends about it in social media and let's get an avalanche of business capital flowing.