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in modern finance: the

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balance sheet, the

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ratios. Also included is a detailed but easy-to-understand explanation of why each topic is important, how each statement and ratio is constructed, and (crucially) the implicit assumptions used in each tool, which can mislead the unwary or uninformed.

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financial  
intelligence—about  
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need to understand  
exactly what is  
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company from a  
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knowing what the  
numbers really mean.

It is written for  
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as your guide to the hidden language of Finance. “Financial information is the nervous system of any business. It contains the data that shows how the business is faring – where its strengths are, where its weaknesses are, where its opportunities and

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