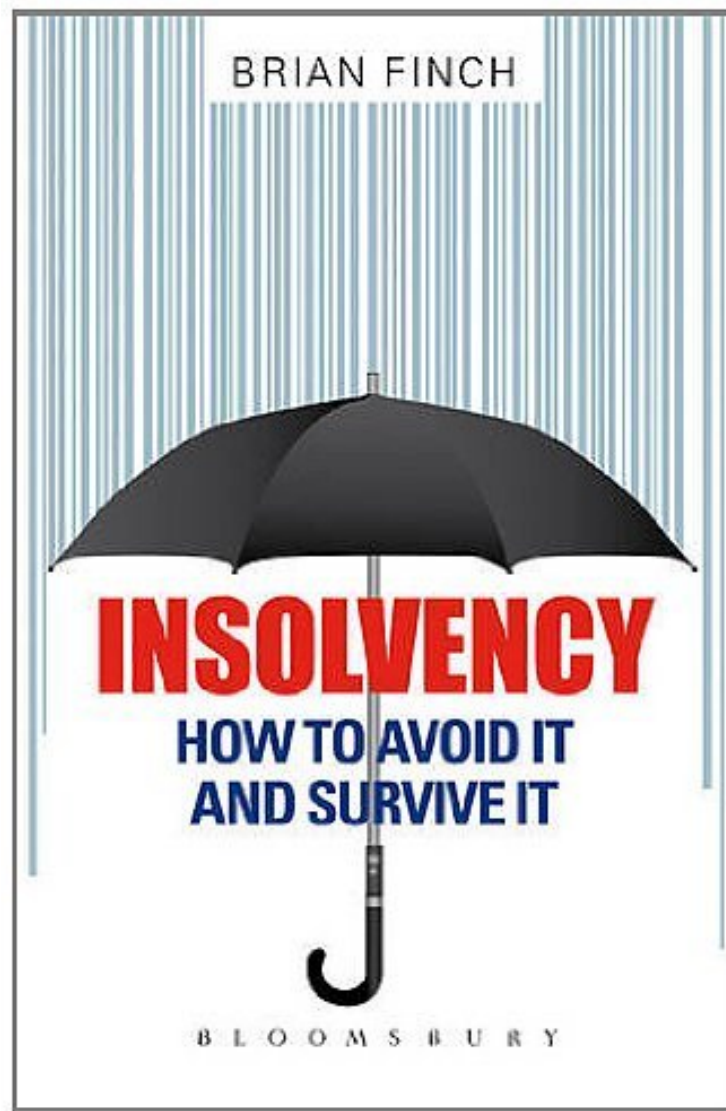


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Insolvency and Financial Distress: How to Avoid it and Survive it

Brian A Finch

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Avoiding insolvency is a key challenge for any business: even in good economic times, one in three small businesses goes bust every year, and in the current fraught climate, companies of all sizes are facing financial distress. According

to the UK government's Insolvency Service, in the first quarter of 2011 alone, there were over 4,000 compulsory liquidations and creditors' voluntary liquidations in total in England and Wales. In this book, Brian Finch offers information and advice for people connected with businesses in financial distress. The main aim is to avoid insolvency wherever possible or to otherwise mitigate the pain involved. The book tackles crucial issues such as: Spotting warning signs early on Understanding bankruptcy and its alternatives Dealing with practical problems Understanding the implications for directors Starting over

About the Author Brian Finch is a qualified accountant with an MBA from the London Business School. He has written a number of business books, including *How to Write a Business Plan* and *Effective Financial Management* (both Kogan Page, 2010).