

## Unpuzzling Finance: The Quick and Easy Way to Learn the Basics of Finance for Non-Finance Managers

**Zahoor Bargir**

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*This book takes a topic that is confusing to most and lays it out in a way that is educational and user-friendly.*

*Unpuzzling Finance* by Zahoor Bargir is a concise and easy-to-relate-to guide for small business owners and entrepreneurs who want to understand what really matters: whether they are making enough money to succeed.

Written by a finance trainer, *Unpuzzling Finance* is aimed toward those who need to understand the financial ins and outs of a business but who, for whatever reason, are not working with an accountant or bookkeeper. Though the prologue states that this is also a book for those who want to understand finance in their personal lives, nearly everything in the book, except perhaps the budgeting section, is geared toward running a business. It's possible to plug some of your personal finances and bills into a few of the examples, but for the most part, this is a book about running a business and not running a household.

Split into two sections, *Unpuzzling Finance* goes over the basics, including profit and loss, balance sheets, and cash flow statements, then moves into fundamentals, like fixed versus variable costs and budgeting. With examples of hypothetical businesses and charts throughout, the book is easy to follow and the concepts simple to apply.

There are also frequent quotes and cartoons spread throughout the book, breaking up the sometimes tedious financial information and making it an almost fun read (as much as a book about finance could be). The quizzes at the end of each chapter and the glossary of terms in the back are also useful to test reading comprehension and to become familiar with financial terms.

Many industry-specific books often come off as condescending, but *Unpuzzling Finance* never strikes this tone, nor does it become too technical or fall into excessive jargon. It simply lays out the basics in a friendly and instructional voice, which is helpful for those who have never had to balance books or create an invoice. It also does not make the mistake of overexplaining, so even those with only a rudimentary understanding of money will be able to get through its pages without much trouble.

The prospective audience for the work may be limited, however, as most small business owners will opt to work with a bookkeeper or accountant who will handle their finances for them, or they may already have the knowledge to do it themselves. However, it can never be a bad thing to know more about your business finances, even if you are not the one actually creating the statements or sending the invoices.

Clear, entertaining, and helpful, *Unpuzzling Finance* takes a topic that is confusing to most and lays it out in a way that is educational and user-friendly. It is recommended for those who want to gain a better understanding of their business's financial situation.

ANGELA MCQUAY (January 20, 2017)

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