

A Critique Paper on the Article

5 pages | 1186 words

There had been rampant news about economic crises that come and go due to a variety of reasons. More often than not, these crises affected a number of countries, and not surprisingly, a lot of businesses as well, especially those that operated in the affected countries. The issue here now is how a business's top management will respond when faced with the repercussions of a crisis. Of course, there are many courses of action to choose from, and one of these options is restructuring.

Corporate restructuring is entered into by firms that deemed that no other viable options exist but this. The usual form of restructuring is debt restructuring, wherein the creditor and the debtor renegotiate the terms and conditions of the existing debt of the latter in order to make it less onerous to fulfill. It may lead one to wonder why any sensible creditor would agree to this knowing it would be disadvantageous on his part. One of the main reasons why creditors agree to this arrangement is because of its relationship with the debtor.

If it is in good terms with the debtor or has a history of mutual benefit, creditors would then consider this option, notwithstanding the detriments on its part. Restructuring is not also limited to corporate bodies. Any types of businesses, may it be small, medium or large enterprises, may use this option. In fact, this paper tackles the restructuring process and the probability of its success based on small- and medium-sized enterprises, given the following variables of determination enumerated in the paper. II. Main discussion a.

Summary of the article This paper aims to measure the likelihood of success of a firm's restructuring process with a bank's assistance, given identified factors. To empirically test the paper's hypothesis, the model is formulated as follows: $\text{Success in Restructuring} = f(\text{firm size, ROA, debt ratio, debt structure, bank debt, restructuring period, value of collateral})$ The size of the firm, which is measured using a firm's total assets, is taken into consideration in determining the outcome of the restructuring process. This is so because it determines the level of resources a firm possesses.

In the same vein, the value of collateral is considered as well as the degree of collateralized debt a firm has. The firm's return on assets (ROA) is included as a measure of the firm's profitability. The debt ratio, which is the portion of total debt on total assets, is considered for obvious reasons. The debt structure is incorporated to determine mainly the percentage of short-term and longterm to the total debt of the firm. The bank debt, measured as the percentage of debt owed to the bank in relation to the total debt, is taken into consideration.

This is so because a firm receiving bank assistance for its debt restructuring may be affected because of their liabilities towards the ones helping them during their tumultuous times. Lastly, the restructuring period is added. A longer period would require more resources to be expended on the part of the distressed firm, in...

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Table of Contents Sample Of Critique Paper On Article

1. Understanding the eBook Sample Of Critique Paper On Article
 - The Rise of Digital Reading Sample Of Critique Paper On Article
 - Advantages of eBooks Over Traditional Books
2. Identifying Sample Of Critique Paper On Article
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Sample Of Critique Paper On Article
 - User-Friendly Interface
4. Exploring eBook Recommendations from Sample Of Critique Paper On Article

- Personalized Recommendations
- Sample Of Critique Paper On Article User Reviews and Ratings
- Sample Of Critique Paper On Article and Bestseller Lists
- 5. Accessing Sample Of Critique Paper On Article Free and Paid eBooks
 - Sample Of Critique Paper On Article Public Domain eBooks
 - Sample Of Critique Paper On Article eBook Subscription Services
 - Sample Of Critique Paper On Article Budget-Friendly Options
- 6. Navigating Sample Of Critique Paper On Article eBook Formats
 - ePub, PDF, MOBI, and More
 - Sample Of Critique Paper On Article Compatibility with Devices
 - Sample Of Critique Paper On Article Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Sample Of Critique Paper On Article
 - Highlighting and Note-Taking Sample Of Critique Paper On Article
 - Interactive Elements Sample Of Critique Paper On Article
- 8. Staying Engaged with Sample Of Critique Paper On Article
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Sample Of Critique Paper On Article
- 9. Balancing eBooks and Physical Books Sample Of Critique Paper On Article
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Sample Of Critique Paper On Article
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Sample Of Critique Paper On Article
 - Setting Reading Goals Sample Of Critique Paper On Article
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sample Of Critique Paper On Article

- Fact-Checking eBook Content of Sample Of Critique Paper On Article
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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