

Garden State Container Corporation

Financial Analysis and Forecasting

Directed

Garden State Container Corporation manufactures boxes and other containers primarily for farm products. More than 85 percent of the company's sales come from the northeastern part of the United States, especially Pennsylvania, New Jersey, New York, and Maryland, although the company's patented egg cartons are distributed throughout the United States. Jim Jackson, the founder and president, recently received a call from Martha Menendez, vice president of Atlantic First National Bank. Menendez told him that a negative report had been generated by the bank's computerized analysis system; the report showed that Garden State's financial position was bad and getting worse.

The bank requires quarterly financial statements from each of its major loan customers. Information from these statements is fed into the computer, which then calculates key ratios for each customer and charts trends in these ratios. The system also compares the statistics for each company with the average ratios of other firms in the same industry and against any protective covenants in the loan agreements. If any ratio is significantly worse than the industry average, reflects a marked adverse trend, or fails to meet contractual requirements, the computer highlights the deficiency.

The latest report on Garden State revealed a number of adverse trends and several potentially serious problems (see Tables 1 through 6 for Garden State's historical financial statements). Particularly disturbing were the 1992 current, quick, and debt ratios, all of which failed to meet the contractual limits of 2.0, 1.0, and 55 percent, respectively. Technically, the bank had a legal right to call all the loans it had extended to Garden State for immediate repayment and, if the loans were not repaid within ten days, to force the company into bankruptcy.

Garden State Container Corp Solution

John Francis Lubin



Garden State Container Corp Solution:

Annual Report United States. Small Business Administration, *Pulp & Paper* ,1988 **USP DI Update** ,1993

Official Gazette of the United States Patent and Trademark Office ,1997 **Mergent OTC Unlisted Manual** ,2003

Congressional Record United States. Congress,1971 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873

Southern Pulp and Paper Journal ,1973 Who Owns Whom ,2006 **Southern Pulp and Paper Manufacturer** ,1975 Thomas Grocery Register ,1968 Paper Trade Journal ,1928 *Mergent Industrial Manual* ,2003 *Solutions!* ,2001 Corporate Yellow Book ,2000 *Directory of Corporate Affiliations* ,2003 *Thomas Register* ,2004 **Clerical and Office Unionism in the United States** John Francis Lubin,1963 American Papermaker ,1992 **Thomas Register of American Manufacturers** ,2003 Vols for 1970 71 includes manufacturers catalogs **Moody's OTC Unlisted Manual** ,1999

This book delves into Garden State Container Corp Solution. Garden State Container Corp Solution is a vital topic that must be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Garden State Container Corp Solution, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Garden State Container Corp Solution
- Chapter 2: Essential Elements of Garden State Container Corp Solution
- Chapter 3: Garden State Container Corp Solution in Everyday Life
- Chapter 4: Garden State Container Corp Solution in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Garden State Container Corp Solution. The first chapter will explore what Garden State Container Corp Solution is, why Garden State Container Corp Solution is vital, and how to effectively learn about Garden State Container Corp Solution.

3. In chapter 2, the author will delve into the foundational concepts of Garden State Container Corp Solution. This chapter will elucidate the essential principles that need to be understood to grasp Garden State Container Corp Solution in its entirety.

4. In chapter 3, the author will examine the practical applications of Garden State Container Corp Solution in daily life. This chapter will showcase real-world examples of how Garden State Container Corp Solution can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Garden State Container Corp Solution in specific contexts. The fourth chapter will explore how Garden State Container Corp Solution is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Garden State Container Corp Solution. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Garden State Container Corp Solution.

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