

WELCOME

Finding Financing For A Small
Business Start up or Expansion

Ruben Gonzales – Presenting

Financing For A Small Start Up

Contents

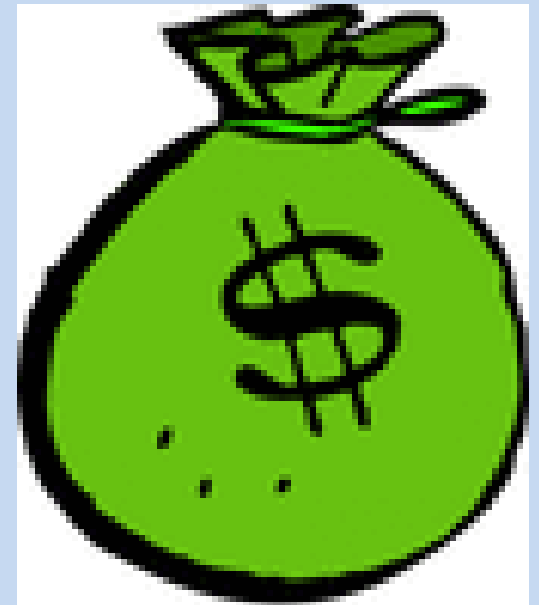


- How much will you need?
- Where will the money come from?
- Will I need collateral?
- The five “Cs” of credit.
- Loan programs.
- Crowd funding platforms.

How Much Will You Need?

Most of these questions will be answered in your business plan.

- What type of business based on demand
- Kinds of product/service provided
- Where you are located
- Amount of competition
- Customer Purchasing power
- Start-up costs (www.self-help.org)
- Break even analysis



Where will the money come from?

Where the money comes is closely related to how the money is used!

- ?
- Family & Friends
- Banks, savings & loans, credit unions
- Commercial Finance Companies
- Venture capital
- Government programs
- Crowd Funding



What kind of collateral will you need?

- Personal assets
- Savings accounts
- Life insurance
- Stocks & bonds
- Co-signers
- Lease assignments
- Mortgages

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PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION As of _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name _____ Business Phone _____

Residence Address _____ Residence Phone _____

City, State, & Zip Code _____

Business Name of Applicant/Borrower _____

ASSETS (Omit Cents)		LIABILITIES (Omit Cents)	
Cash on hand & in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts,	\$ _____	Notes Payable to Banks and Others,	\$ _____
IRA or Other Retirement Account,	\$ _____	(Describe in Section 2)	
Accounts & Notes Receivable	\$ _____	Installment Account (Auto)	\$ _____
Life Insurance-Cash Surrender Value Only,	\$ _____	Mo. Payments \$ _____	
(Complete Section 5)		Installment Account (Other)	\$ _____
Stocks and Bonds	\$ _____	Mo. Payments \$ _____	
(Describe in Section 3)		Loan on Life Insurance	\$ _____
Real Estate	\$ _____	Mortgages on Real Estate	\$ _____
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value	\$ _____	Unpaid Taxes	\$ _____
Other Personal Property,	\$ _____	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$ _____
Other Assets	\$ _____	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$ _____
		Net Worth	\$ _____
Total	\$ _____	Total	\$ _____

Section 1. Source of Income

Salary	\$ _____	Contingent Liabilities
Net Investment Income	\$ _____	As Endorser or Co-Maker
Real Estate Income	\$ _____	Legal Claims & Judgments
Other Income (Describe below)	\$ _____	Provision for Federal Income Tax
		Other Special Debt

Description of Other Income in Section 1:

*Allimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

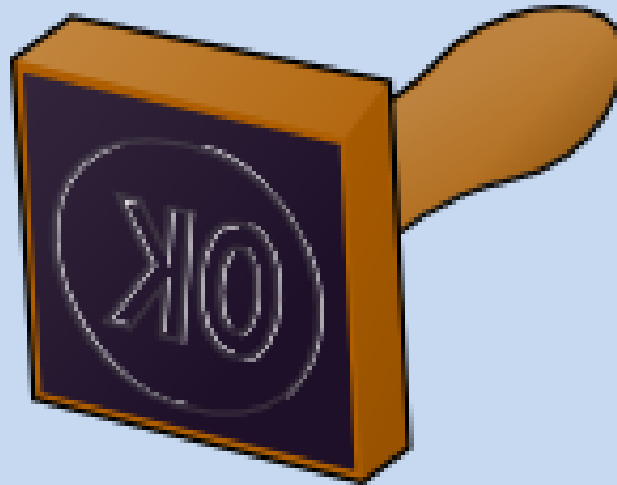
Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed (Type of Collateral)

SBA Form 413 (10-08) Previous Editions Obsolete
This form was electronically produced by SBA Federal Forms, Inc. (umbk)

The 5 Cs of Credit

- Character
- Capacity
- Collateral
- Conditions
- Capital



Loan Programs

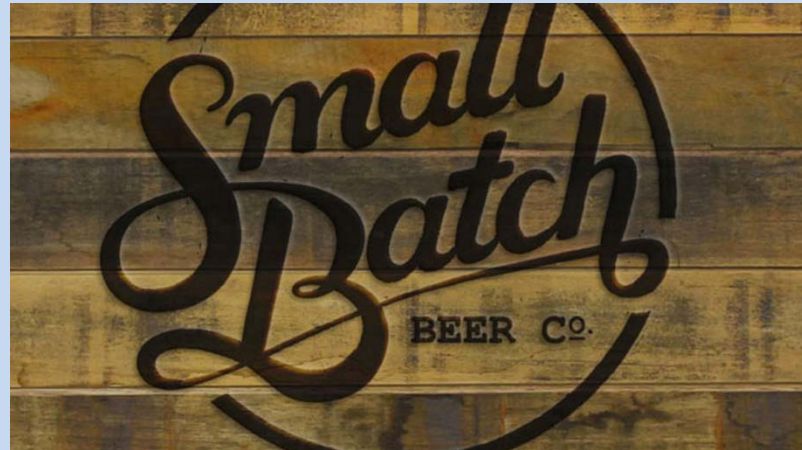
- **SBA Loans**
- 504 Loans (Certified Development Company)
- 7(a) Regular Business Loan
- Micro Loans
- **Other Sources**
- Local Programs
- Statewide Programs
- Self-Help Credit Union
- Grants



Crowd Funding

Funding sites for interesting projects, businesses, causes: donations, Investment, equity.

- Kick Starter
- Indiegogo
- GoFundMe
- RocketHub
- Razoo
- Quirky



Any Questions?

Thank You!

businessplanforstartup.com

businessplanforstartup@gmail.com