

POSSIBLE SOURCES OF FUNDS

A. YOURSELF

1. Savings, bonds, stocks, life insurance,
2. Credit unions (if one party is member).
3. Credit cards. (Note: high interest).

B. BANKS AND LENDING INSTITUTIONS (Finance companies, etc.)

1. Home equity loans.
2. Conventional and SBA backed loans.
3. Equipment financing and leasing.

C. PRIVATE SOURCES OF CAPITAL

1. Limited partnerships.
2. Family or friends,
3. Risk capitalists or venture capitalists
4. On-Line services that introduce entrepreneurs to investors

D. GOVERNMENT SOURCES

1. Federal, state, county, city assistance programs (community development)
2. Federal, state grants (only for very specialized or high tech firms).

E. NON TRADITIONAL SOURCES

1. Credit from suppliers.
2. Customer up-front money.

There are many excellent texts available at your local library or bookstore on finding capital to start or grow your small business. (The most current books will be found at the bookstore and cost \$1 s - \$25.) Without intending any expressed or implied endorsement, we have listed several books for your review. In general, these books cover lending and financing topics, as well as creating a business plan, writing a loan proposal and how to present your plan.

Title: Raising Money in Less Than 30 Days
Author: Susan Wright
Publisher: Citadel Press
ISBN: 0-8065-1460-4

Title: The Entrepreneur's Guide to Preparing A Winning Business Plan and Raising QUITAL
Author: W. Keith Schilit
Publisher: Prentice Hall
ISBN: 0-13-701301-9

Title: Finding Money for Your Small Business
Author: Max Fallek
Publisher: Enterprise - Dearborn
ISBN: 0-7931-0422-X

Title: Financing ,your Small Business
Author: Jeffrey L. Seglin
Publisher: McGraw-Hill, Inc.
ISBN: 0-07-056064-1
Title: How to Start. Finance. and Operate Your Own Business
Author: James L. Silvester
Publisher: Birch Lane Press
ISBN: 1-55972-287-8