

## **Alternative Financing Solutions**

- **Supplier – Trade Credit**
  - **Excellent and easy source of short term funds**
- **Commercial Banks**
  - **For working capital and expansion, various payback**
- **Asset – Based Lenders**
  - **Refinancing or financing working capital needs**
- **Savings and Loan Associations**
  - **Real estate acquisition or equipment needs**
- **Leasing Companies**
  - **For acquiring equipment, asset expansion**
- **Life Insurance Companies – Pension Funds**
  - **Long term working capital, real estate, equipment**
- **Small Business Administration**
  - **Ineligible for conventional financing, great help**
- **Wealthy Individuals as Investors**
  - **Start-up and seed capital, high equity demand**
- **Venture Capital Companies**
  - **Extreme high growth potential, need millions \$**
- **Public Equity Markets**
  - **High stock value, large amounts of equity capital**
- **Small Business Investment Companies**
  - **Expansion and working capital, also acquisition**
- **Merchant Bankers**
  - **Stable long term earnings, sales over \$10 Million**
- **Small Business Innovation Research**
  - **Seed capital for new products or expansion**
- **Create a joint-venture for expansion**
  - **Find a compatible competitor or large company**
- **Circle of Friends and Believers**
  - **Make sure they can afford to lose their money**
- **Have you really exhausted your own funds?**  
**If not, how much do you believe in your own ability and potential success?**

**UNDER NO CIRCUMSTANCE EVER JEOPARDIZE YOUR  
FAMILY and LOVED ONES TO ACHIEVE YOUR DREAM**

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