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## EC90-430 Sources of Beginning Capital

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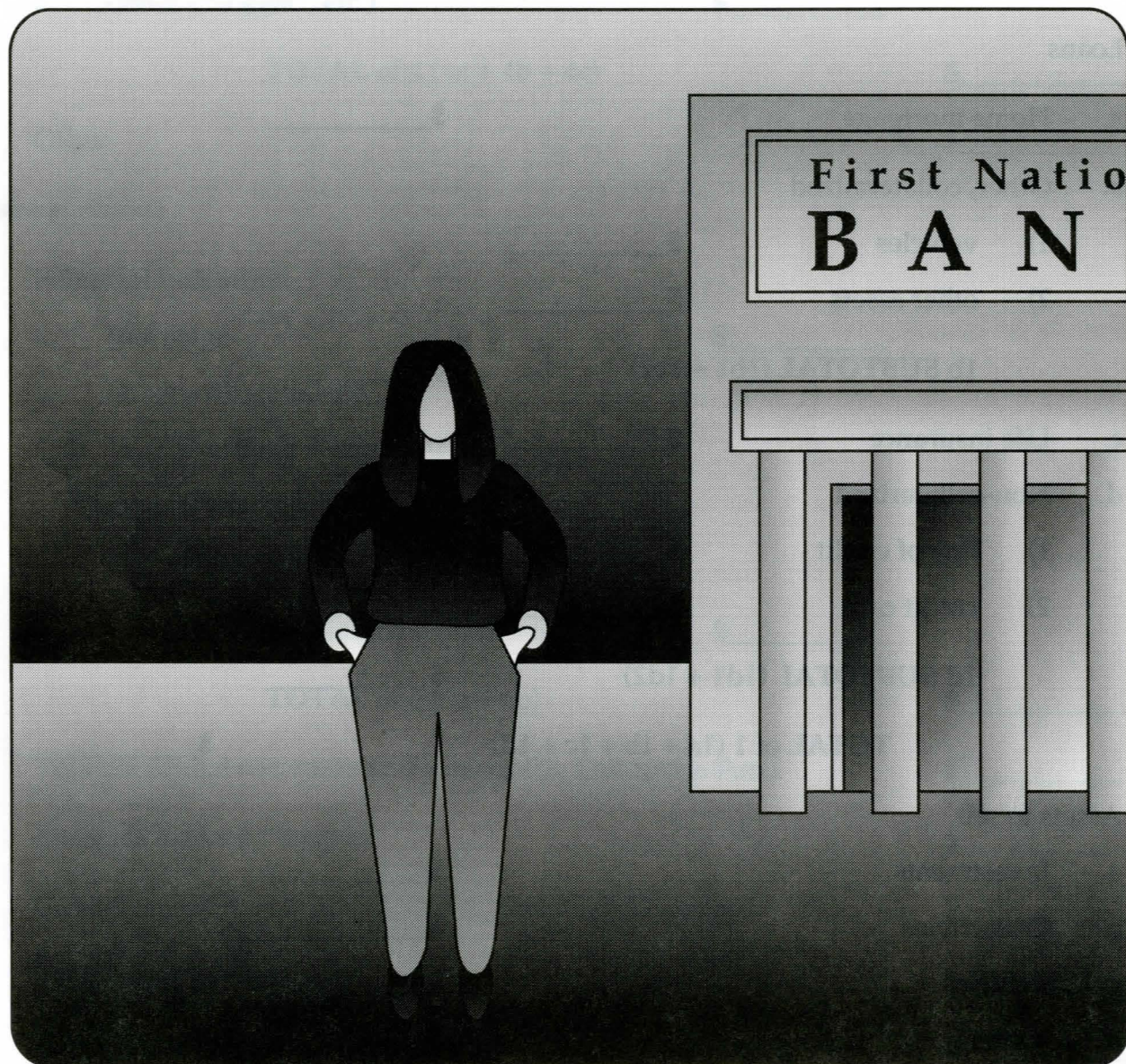


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# Sources of Beginning Capital



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# SOURCES FOR BEGINNING CAPITAL FOR SMALL BUSINESSES

SOURCE

AMOUNT AVAILABLE

## *Personal funds*

### 1. Loans

a. Home mortgage \$ \_\_\_\_\_

b. Other, collateralized

1) vehicles \$ \_\_\_\_\_

2) other assets \$ \_\_\_\_\_

1b SUBTOTAL (1b1 + 1b2) \$ \_\_\_\_\_

c. Life insurance \$ \_\_\_\_\_

d. Non-collateralized

1) line of credit \$ \_\_\_\_\_

2) credit card \$ \_\_\_\_\_

1d SUBTOTAL (1d1 + 1d2) \$ \_\_\_\_\_

TOTAL of 1 (1a + 1b + 1c + 1d) \$ \_\_\_\_\_

### 2. Assets to sell

a. Investments \$ \_\_\_\_\_

b. Collectibles \$ \_\_\_\_\_

c. Vehicles \$ \_\_\_\_\_

d. Other \$ \_\_\_\_\_

TOTAL OF 2 (2a + 2b + 2c + 2d) \$ \_\_\_\_\_

3. Assets to "cash in"
- a. IRAs \$ \_\_\_\_\_
- b. Pensions \$ \_\_\_\_\_
- TOTAL of 3 (3a + 3b)** \$ \_\_\_\_\_
4. Investors
- a. Relatives \$ \_\_\_\_\_
- b. Friends \$ \_\_\_\_\_
- c. Other ("angels", etc.) \$ \_\_\_\_\_
- TOTAL of 4 (4a + 4b + 4c)** \$ \_\_\_\_\_
5. Other \$ \_\_\_\_\_

***Business Source***

6. Financial institution
- a. Mortgage \$ \_\_\_\_\_
- b. Other, collateralized
- 1) Building, equipment \$ \_\_\_\_\_
- 2) Inventory \$ \_\_\_\_\_
- 3) Receivables \$ \_\_\_\_\_
- 6b. Subtotal (6b1 + 6b2 + 6b3) \$ \_\_\_\_\_
- TOTAL of 6 (6a + 6b)** \$ \_\_\_\_\_
7. Venture capital networks and companies, Enterprise Fund \$ \_\_\_\_\_
8. Previous backers, "angels" \$ \_\_\_\_\_
9. Government (SBA, NEDCO, CDBS, FmHA, SBIC, other) \$ \_\_\_\_\_
10. Stock sales, partnerships \$ \_\_\_\_\_
11. Other (customer pay-as-you-go, etc.) \$ \_\_\_\_\_
- GRAND TOTAL (1+2+3+4+5+6+7+8+9+10+11)** \$ \_\_\_\_\_