



Getting a Business Loan: Financing Your Main Street Business

Ty Kiisel

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Every day, Main Street businesses wrestle with the challenge of finding the cash to finance growth or use as working capital. The local banker often wants a credit score of 720, three or more years in business, and a fat savings account. No wonder local bankers approve only 10% of loan applications.

Getting a Business Loan: Financing Your Main Street Business shares something your local banker might not want you to know?small business owners have options. And this book describes those alternative lending sources in detail, as well as traditional sources of funding like banks and credit unions.

Half of all business startups don't make past their fifth birthday?and often because they can't find the financing required to sustain their operations. Whether you own a small restaurant, a bicycle shop, a hardware store, a small manufacturing company, or a service business, *Getting a Business Loan* offers easy-to-understand descriptions of loan options that can keep you going, as well as practical advice on where to look for money and how to apply.

What would you do with an extra \$40,000? Expand your restaurant? Hire a new employee to fulfill a new contract? Buy a needed piece of equipment? *Getting a Business Loan* will:

- Detail how bankers look at you and your loan application
- Explain the menu of non-bank financing options available to business owners, like asset-based lending, factoring, merchant cash advance, local "hard money," and more
- Show how to locate potential lenders via the Internet and other means
- Show how to prepare before you visit the lender or fill out an application

Main Street businesses aren't limited by the local bank's footprint any more. There are people and institutions all across the country that lend money to small business owners. If you want to find the money you need to strengthen and expand your business, *Getting a Business Loan* will show you how.

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