

Alabama Entrepreneurial Research Network

Guide to Funding Your Business

Are you seeking funding for a business start-up? Look at these books.

- **INVESTORS IN YOUR BACKYARD** – Gives helpful advice such as building a relationship with a bank in order to better secure financing. Sections include how to create loan proposals, how banks make loan decisions, and seeking non-bank lending sources such as angel investors.
- **CREDIT REPAIR** – In addition to your credit score, your overall credit history tells potential lenders how you have managed your credit obligations. This resource outlines the steps you can take to begin to strengthen your credit history and position yourself for obtaining credit when you need it.
- **YOUR CREDIT SCORE** – This vital number is crucial to your ability to borrow money for your business at competitive rates. A bad credit score can cost you more on loan rates. This source provides help in building, fixing, and maintaining your credit score.
- **BANKABLE BUSINESS PLANS** – Provides practical insight on how to build a solid business plan that delivers information investors want to know about your business idea. Over his career, the author secured over \$100 million dollars in start-up capital from banks and others for his new ventures.
- **OTHER SOURCES** – More than 80 percent of small business start-ups are self-funded. If you need additional sources of financing, check SBA, angel investors, venture capitalists, or your local bank.
- **WEBSITES** – These three websites are excellent places to find further, in depth information on loans, lenders and how to fund your business proposal.

<http://www.sba.gov>

<http://aern.cba.ua.edu>

<http://business.gov>

For additional help with these and other sources please contact your local AERN center.

