

Let's Talk FINANCING!

Entrepreneur Financing Card



HOW TO USE THIS CARD: The Entrepreneur Financing Card is designed to help you expand your understanding of the finance that might be available for your business. It's set out in four sections: stage of business, business model, assets and risk, and growth plans. Start each section by going through the **flow charts** on the next page and filling in your response in the top block. Use that response to see the types of finance available in the **financing matrix**, and fill in the corresponding block. Lastly, use the **financing database** at <https://cutt.ly/letstalkfinance> to find funds that match the types of financing that are available to you.

COMPANY DETAILS

COMPANY NAME:

FOUNDER/ OWNER:

DESCRIPTION OF BUSINESS:



STAGE OF BUSINESS

Businesses share certain characteristics based on whether they're consistently earning a profit and whether there are opportunities for growth in their sector.

WHERE AM I?

WHAT KIND OF FINANCING?

WHO MIGHT PROVIDE FINANCING?



REVENUE & BUSINESS MODEL

A business model is a design of a company's activities and operations that identifies its key revenue-generation activities and resources, and how the business will become profitable.

WHERE AM I?

WHAT KIND OF FINANCING?

WHO MIGHT PROVIDE FINANCING?



FINANCIAL RISK & ASSETS

An asset is a resource with economic value, and financial risk refers to an entrepreneur's willingness to lose the benefits that the asset might give them in the future.

WHERE AM I?

WHAT KIND OF FINANCING?

WHO MIGHT PROVIDE FINANCING?



OPPORTUNITIES & GROWTH

Growth plans are strategies for expanding a business: an entrepreneur prepares the business to take opportunities that arise as their business model is validated.

WHERE AM I?

WHAT KIND OF FINANCING?

WHO MIGHT PROVIDE FINANCING?

Use flow charts on reverse to understand which one applies to the business

Use matrix on reverse to identify possible types of financing

Search database for organisations that provide the types of financing identified

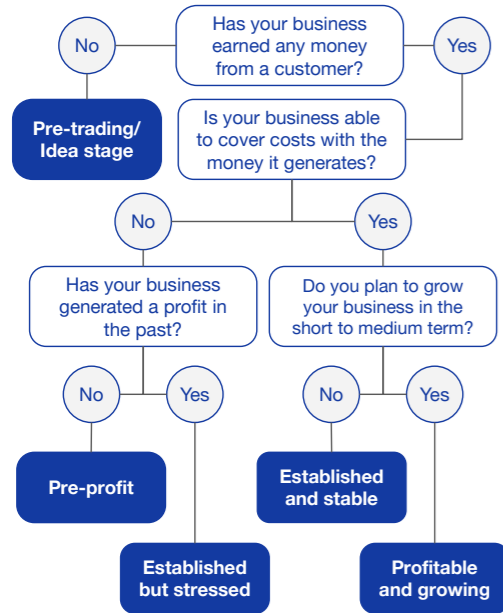


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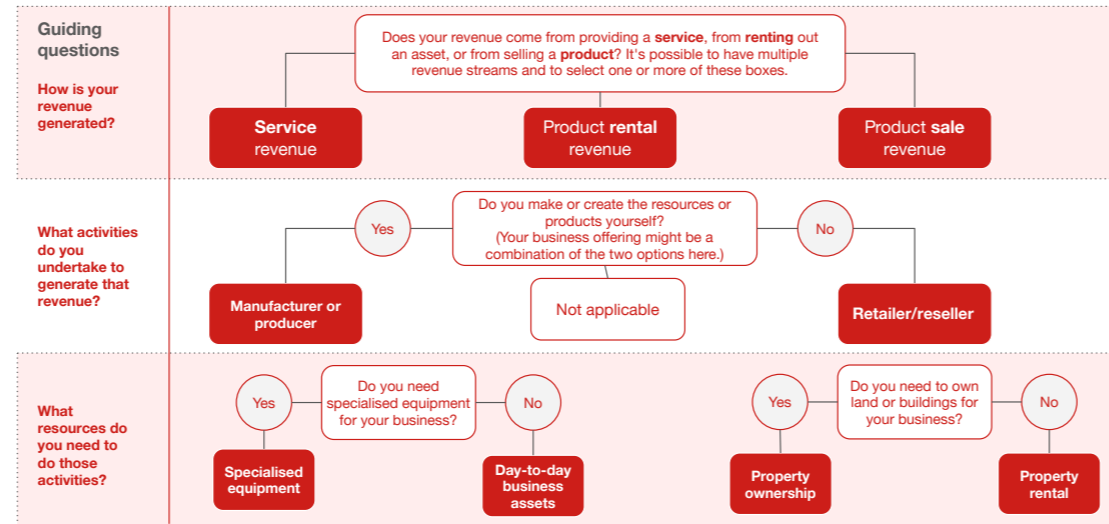
Your logo/sponsor's logo here



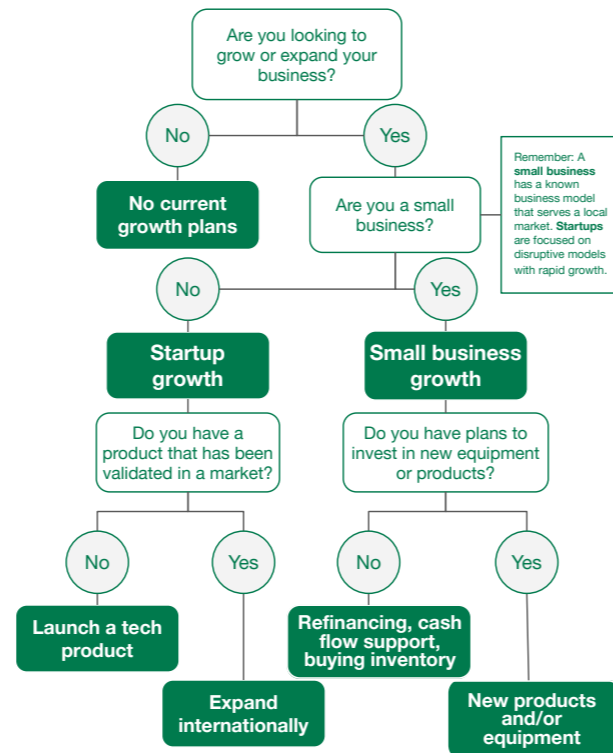
FLOWCHART 1: STAGE OF BUSINESS



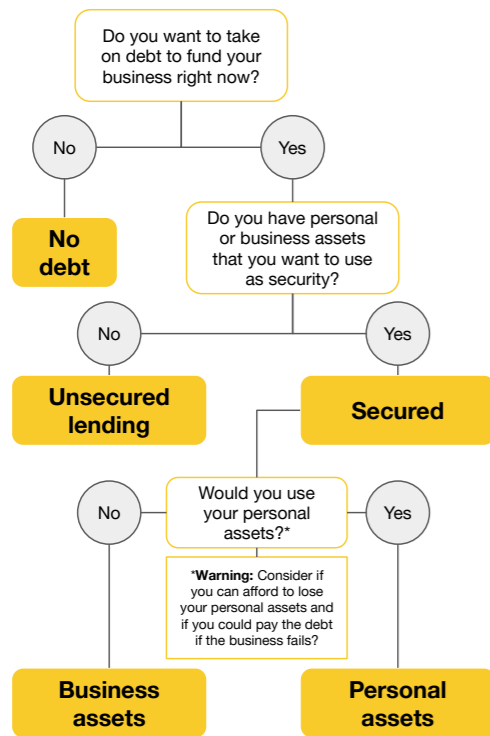
FLOWCHART 2: REVENUE & BUSINESS MODEL



FLOWCHART 4: OPPORTUNITIES & GROWTH



FLOWCHART 3: FINANCIAL RISK & ASSETS



FINANCING MATRIX 1: STAGE OF BUSINESS

STAGE	INTERNAL		GRANTS		DEBT				INVESTMENT				
	Bootstrap	Sales	Pre-launch events*	Gov/NGO funds**	Bank overdraft	Bank loan	SMME finance	Secured loan	Gov loan	Family/friends	Incubator/accelerator	Angel investor	Venture capital
Idea	●		●	●						●	●		
Pre-profit	●	●	●	●	●					●	●	●	●
Established (stressed)		●			●		●	●	●		●	●	
Established (stable)		●			●	●	●	●	●			●	●
Profitable & growing		●			●	●	●	●	●		●	●	●

* Startup competitions and pitching events may provide some early funding to help kick off an idea, but they are often highly competitive.
** Government or NGO grants exist but often involve a complex application process and can sometimes be restrictive in nature.

FINANCING MATRIX 2: REVENUE & BUSINESS MODEL

MODEL	DEBT					SPECIALIST FUND TYPES		
	Inventory finance	Equipment finance	Trade finance	Credit purchase	Bank loan or bond	Industrial gov funds	Redress finance	Innovation funds
Service revenue			●	●				
Product sales revenue	●		●	●	●			
Product rental revenue		●			●	●		
Manufacturer or producer	●	●		●	●	●	●	●
Retailer or reseller	●		●	●				
Specialised equipment		●			●	●	●	●
Day-to-day business assets				●				
Property ownership					●	●	●	
Property rental						●		●

FINANCING MATRIX 3: FINANCIAL RISK & ASSETS

Asset type	Unsecured		Secured			
	None	Personal assets	Inventory	Outstanding invoices	Equipment	Commercial property
Debt type	<ul style="list-style-type: none"> Credit card* Online small business loan Unsecured term loan Unsecured overdraft* Merchant cash advance 	<ul style="list-style-type: none"> Bank loan Bank overdraft Bond 	<ul style="list-style-type: none"> Trade finance 	<ul style="list-style-type: none"> Invoice (debtor) finance Export finance 	<ul style="list-style-type: none"> Equipment finance/leasing 	<ul style="list-style-type: none"> Bank loan

* Banks require you to sign surety as a director for credit card and overdraft facilities, so these are not strictly unsecured. However, the banks will not ask for assets as security, and they'll look at the trading history of the business before approving the facilities.

FINANCING MATRIX 4: OPPORTUNITIES & GROWTH

GROWTH POSSIBILITIES	DEBT					INVESTMENT		
	Bank overdraft	Bank loan	SMME financier*	Secured loan	Gov loan	Family/friends	Angel investor	Venture cap
STARTUP GROWTH								
Launch a tech product					●	●	●	●
International expansion					●			●
SMALL BUSINESS GROWTH								
Launch a new product				●		●	●	
Buy stock	●		●			●	●	
Invest in equipment		●		●	●		●	
Improve cash flow	●		●	●				
Refinance a loan		●	●	●				

*SMME financiers are non-bank lending organisations that specialise in short- to medium-term debt.



Summarise your understanding and next steps for exploring financing: