

FINANCING MATRIX

	Typical Sources														
	Equity					Long Term Debt		Intermediate-Term Debt	Short Term Debt					Profits	
	Personal	Family	Partners	Private Investors	Second Mortgage	Other	Mortgage		Secured L/T Loan	Secured S/T Loan	Unsecured S/T Loan	Line of Credit	Credit Cards		A/R Factoring
Financing Needed															
START-UP COSTS															
Organizational															
Legal															
Deposits															
Other															
Initial Inventories															
Capital Expenditures															
Plant / Real Estate															
Equipment															
Fixtures															
Initial Working Capital															
Other															
GROWTH															
Inventory															
Accounts Receivable															
Working Capital															
Physical Improvements															
Other															
SEASONAL															
Inventory															
Accounts Receivable															
Marketing															
Payroll															
Supplies															
Working Capital															
Other															

Instructions

Familiarize yourself with the "Types of Financing" categories.

Using the "Sources of Financing" key to the right, place the corresponding number of the Source of Financing choice being considered in the box(es) to the right of the cost heading above listed under the "Financing Needed" heading.

- KEY: Sources of Financing**
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| 1. Owners, relatives, friends | 11. Life Insurance Companies |
| 2. Private Investors | 12. Small Business Administration |
| 3. Trade Credit | 13. Small Business Investment Co. (SBIC) |
| 4. Customers | 14. Local Development Co. (LDC) |
| 5. Profits | 15. Regional Development Co. (RDC) |
| 6. Commercial Banks | 16. Consumer Finance Companies |
| 7. Savings Banks | 17. State-Based Programs |
| 8. Commercial Credit Companies | 18. Federal Programs (SBIR) |
| 9. Leasing Companies | 19. Crowd Funding |
| 10. Finance Companies | |