

Slide 1

SOURCES OF FINANCE FOR BUSINESS GROWTH – GRANTS, LOANS & FREE MONEY

We'll start soon



BizLaunch.com
We Train Entrepreneurs

**Northwest Business Centre**
Empowering Entrepreneurs

1

Slide 2

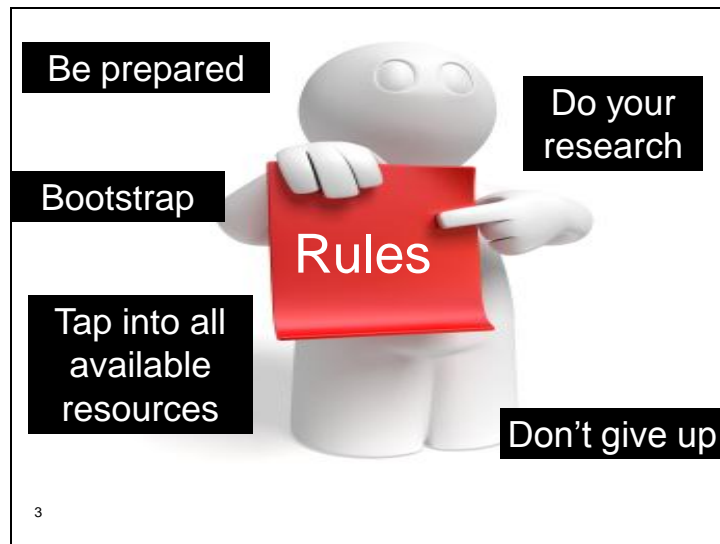
What's in it for you?

You'll learn:

- How to prepare to raise finance
- How to pitch your idea
- About traditional & non traditional sources of financing
- Available government programs

2

Slide 3



Be prepared

Do your research

Bootstrap

Rules

Tap into all available resources

Don't give up

3

Slide 4

The Main Sources of Money

- Personal savings
- Friends and relatives
- Business partners
- Suppliers
- Banks
- Government
- Angel investors
- Cash flow



4

How to Pitch Your Idea

- Know your industry
- Business plan
- Numbers
- Strengths and weaknesses
- Confidence
- Presentation
- Never give up



5

Main Criteria

- Management team
- Financial performance
- Money required
- Repayment
- Financial forecasts
- Sales projections
- Plan to grow the business



6

Slide 7

Criteria for a start up




1. Industry experience
2. Good management team
3. Realistic business plan
4. Barriers to entry high
5. Growth industry

7

Slide 8

Bootstrap

- Keep your expenses low
- Use personal resources
- Grow slowly
- Keep your day job
- Market & sell



8

Bootstrap

- Raise money after 3 yrs
- Live off your partner
- Low personal
- Profits back into the business



9

Family and Friends

- Get it in writing
 - Amount of the loan
 - Interest rate
 - Payment terms
 - What happens if you can't repay the loan



Tell them start ups are risky

10

Family and Friends

- Incorporate and sell them shares
- Get advice



Tell them start ups are risky

11

Business Partners

- Complimentary skills
- Money
- Shared vision
- $1 + 1 = 3$




Double the trouble half the profit

12

Commercial Banks

- They look at:
 - Experience
 - Business plan
 - Collateral
- Background check
- Credit score
- Personal net worth



13

Credit Unions

Exclusive Webinars | "What Would Harold Do?" Business Book | Business Banking @ Canada's Credit Unions | Business Owner Videos | Conversations



EXCLUSIVE WEBINAR
MARCH 11th, 2010
Brian Scudamore
FROM ZERO TO \$100 MILLION

BOOK OFFER
What Would Harold Do?
Best-selling business book.

SUCCESS STORIES
Les Wold, Dale Rott, Dave Brettelle
Click for video interviews of

CONVERSATION
Join the Conversation
Have something to share?

14

Slide 15

Government Programs

Government of Canada / Gouvernement du Canada Canada

Canada Business
Services for Entrepreneurs

Home > Grants and Finances > Government grants and financing > Grants, Contributions and Financial Assistance

Grants, Contributions and Financial Assistance

- Aboriginal Business Canada**
Applies to: All of Canada
Obtain financing to start or expand your Aboriginal business.
- Aerospace and Defence Development Fund**
Applies to: Newfoundland and Labrador
Get funding for exporting, contract bidding, technology transfer

<http://www.cra-arc.gc.ca/sred>

Slide 16

Government Backed Loans

- Small Business Financing Act
- Finance up to 90%
- The loan can be up to \$350,000



16

Slide 17

Entrepreneurs | Mentors | Community Partners | Supporters | Get Inspired | Business Resource Centre | Business Director

THINK BIG... THINK ENTREPRENEURSHIP BIG!
Welcome to CYBF – Canada's Entrepreneurship Network.
Championing and investing in youth,
turning their great ideas into successful businesses.
Opal Richards with CYBF Mentor, Ray Peterson
Trinket & Treasure Gift Baskets Inc., British Columbia

The Canadian Youth Business Foundation (CYBF) is a national charity that provides pre-launch coaching, business resources, start-up financing and mentoring for youth age 18-34 to help start a business.
The results are clear...
Invested to date in more than 3,300 young entrepreneurs

GET INSPIRED!
Is Entrepreneurship
IN YOU?

GET CONNECTED!
CYBF Entrepreneur
Business Directory

Find us on
Facebook

HEADLINE NEWS

ENTREPRENEURS
★
Be the Boss.
Become an Entrepreneur.

MENTORS
★
Inspire an Entrepreneur.
Inspire Yourself!

COMMUNITY PARTNERS
★
Get involved.
Drive your communities' economy!

BDC
To find out more, click here.

CELEBRATING GLOBAL ENTREPRENEURSHIP WEEK CANADA

YPRENEUR.GEN.COM
Get better today. You may be a mentor.

the great canadian mentoring
November 16th – 22nd

View the Webcast archive of the
2009 Youth Entrepreneurship Summit

Webcast

Slide 18

Business Development Banks

- They have various programs for small business
- They can lend from \$25,000 - \$Millions
- Check them out at www.bdc.ca

18



Suppliers and Customers

19

Angel Investors

- Key source of funding for small business
- Wealthy individuals that want to invest some money
- They can act as great mentors



20

Angel Investors

- Found through networking
- They finance early stage investors


The Four Steps to the Epiphany

Successful Strategies for Products that Win



Steven Gary Blank

21



National Angel Capital Organization™

[Home](#) | [About Us](#) | [Members](#) | [Initiatives](#) | [Resources](#) | [News](#) | [Events](#)

National Angel Capital Organization

The National Angel Capital Organization (NACO) is the industry association representing Angel capital throughout Canada.

NACO promotes a vibrant Angel community and culture in Canada through the development of formal Angel investor groups, best practices education and mentoring programs, and the formation of collaboration and co-investment mechanisms to encourage an efficient risk capital market in Canada.

The NACO's mission is to increase the quantity, quality, and success of Angel investments in Canada, thus creating a greater pool of capital for innovative start-up companies.

The NACO:

- Is not-for-profit and makes no investment
- Advocates best practices for Angels
- Encourages and develops local Angel groups
- Provides networking opportunities among Angels
- Provides a collective voice for Angels

By Angels, For Angels

Alan Barrell available for interview
Media Availability: Cambridge University Angel Talks About Capitalizing Innovation Professor Alan B.,

links for 2009-10-07
Cash-flush deal-makers return to the game For months they appeared to be in rigor mortis, but priva..

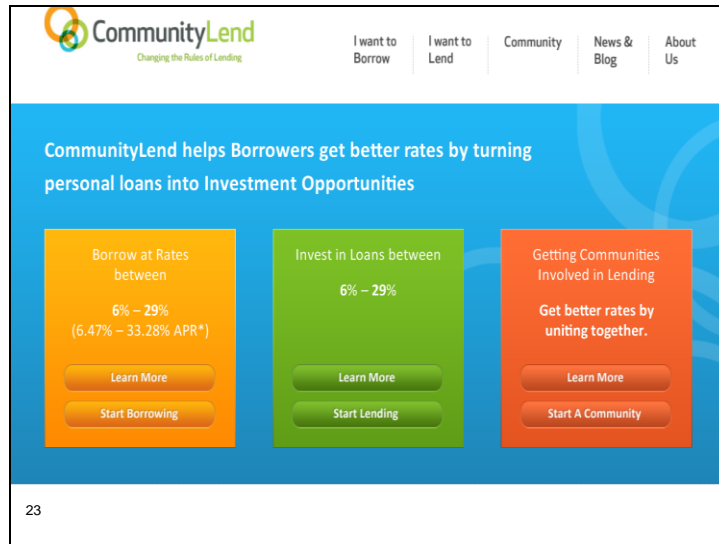
News Release: Canadian Angel Investors Gather For Growth – National Summit in Toronto Showcases Angels' Increasing Impact
For immediate release Canadian Angel Investors Gather For Growth National Summit in Toronto Showcas..

links for 2009-10-06
Startupto: Investors and Exits At the simplest level, investors get in (invest) in order to get ou..

Powered by Feed Informer

22

Slide 23



CommunityLend
Changing the Rules of Lending

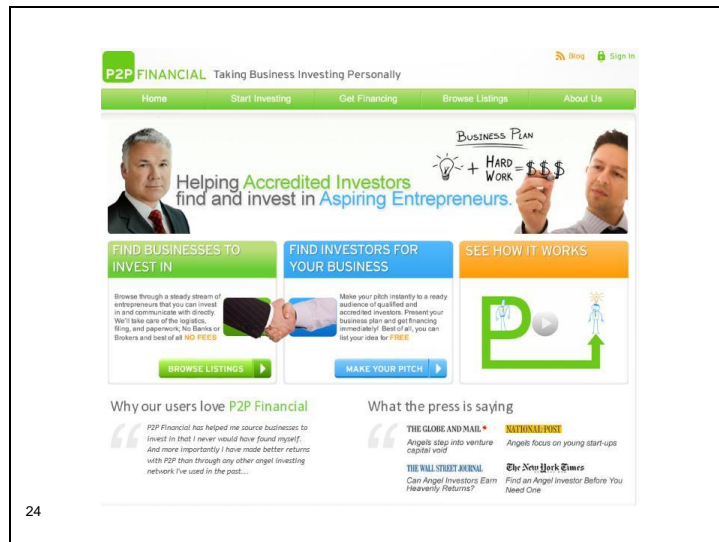
I want to Borrow | I want to Lend | Community | News & Blog | About Us

CommunityLend helps Borrowers get better rates by turning personal loans into Investment Opportunities

- Borrow at Rates between 6% – 29% (6.47% – 33.28% APR*)**
Learn More | Start Borrowing
- Invest in Loans between 6% – 29%**
Learn More | Start Lending
- Getting Communities Involved in Lending**
Get better rates by uniting together.
Learn More | Start A Community

23

Slide 24



P2P FINANCIAL Taking Business Investing Personally

Home | Start Investing | Get Financing | Browse Listings | About Us

Helping Accredited Investors find and invest in Aspiring Entrepreneurs.

BUSINESS PLAN + HARD WORK = \$\$\$

- FIND BUSINESSES TO INVEST IN**
Browse through a steady stream of entrepreneurs that you can invest in and communicate with directly. We'll take care of the logistics, filing, and paperwork. No Banks or Brokers and best of all, NO FEES!
BROWSE LISTINGS
- FIND INVESTORS FOR YOUR BUSINESS**
Make your pitch instantly to a ready audience of qualified and accredited investors. Present your business plan and get financing immediately! Best of all, you can let your idea be FREE!
MAKE YOUR PITCH
- SEE HOW IT WORKS**

Why our users love P2P Financial

“P2P Financial has helped me source businesses to invest in that I never would have found myself. And more importantly, I have made better returns with P2P than through any other angel investing network I've used in the past...”

What the press is saying

- THE GLOBE AND MAIL: ANGELS STEP INTO VENTURE CAPITAL'S SHOES
- VENTURE POST: Angels focus on young start-ups
- THE WALL STREET JOURNAL: Can Angel Investors Earn Heavenly Returns?
- Entrepreneur: Find an Angel Investor Before You Need One

24

Slide 25

The screenshot shows the Go BIG Network website. At the top, there's a navigation bar with 'Contact Us', 'FAQs', 'Join Us', and 'Sign In'. Below that, a banner reads 'The World's BIGGEST Community of Startup Investors' and 'Welcome to Go BIG Network'. A call to action says 'Fund your Small Business, post a Request and connect with Investors' with a 'Post a Request' button. Below this is a 'bizplan' advertisement: 'Build a Professional looking Business Plan today'. The main content area is titled 'All Requests' and shows a list of requests for website development help. The sidebar on the right has 'Search Members' and 'Read Will Our Founder's Blog'.

25

Slide 26

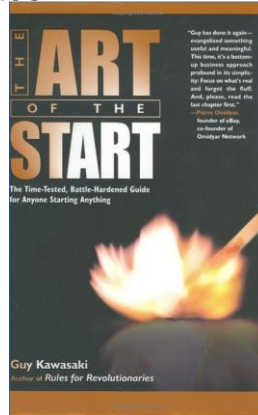
The screenshot shows the SecondMarket website. At the top, there's a navigation bar with 'Markets', 'Buyers', 'Sellers', 'Partners', and 'About'. Below that, a banner reads 'THE MARKETPLACE FOR ILLIQUID ASSETS'. The main content area is titled 'SECONDMARKET OVER \$10 BILLION IN ILLIQUID ASSETS' and features a 'FEATURED COMPANIES' section with a table of companies. The sidebar on the right has 'RECENT RESEARCH' and 'RECENT CONTRACTS'.

Company	Industry	Location	Buy	Sell	Last Listed
Blip	Social/Technology	Electricity-based content	Yes	Yes	1/11/11
advertising	Online Content and Ad Services	Online video sites	Yes	Yes	1/11/11
Facebook	Social/Technology	Social networking leader	Yes	Yes	1/11/11
Green Dot	Financial Services	Payment card issuer	Yes	Yes	1/11/11
LinkedIn	Online Content and Ad Services	Online social networking	Yes	Yes	1/11/11
Lynda.com	Social/Technology	Professional e-learning	Yes	Yes	1/11/11
Slack	Social/Technology	Social application developer	Yes	Yes	1/11/11
InterCity	Chemicals	Enter game provider	Yes	Yes	1/11/11
SuperChips	Automotive Components	Automotive chip producer	Yes	Yes	1/11/11
News Release	Financial Services	Financial news publisher	Yes	Yes	1/11/11
Turkey	Social/Technology	Social networking provider	Yes	Yes	1/11/11
Map	Internet Ad Services	Car tracking services	Yes	Yes	1/11/11
Zango	Social/Technology	Social networking partner	Yes	Yes	1/11/11

26

Slide 27

1. Use 10 slides
2. Present for 20 minutes
3. Use 30 point font



27

Slide 28

What to include on your 10 slides

1. Problem
2. Your solution
3. Business model
4. Underlying magic/technology
5. Marketing and sales
6. Competition
7. Team
8. Projections and milestones
9. Status and timeline
10. Summary and call to action

28

Slide 29

Join Our Community

Blog.Bizlaunch.ca

facebook.com/bizlaunch

twitter.com/bizlaunch

29

Slide 30

www.BizLaunch.com

THANK YOU FOR ATTENDING

30