

The Accessing Capital Workshop

GUERRILLA FINANCE

BOOT CAMP



Small Business Capital Access Strategies

Toll-free: (800) 381-0073 · Online: www.ar2credit.com



Business Management Assistance

- Business Plans
- Marketing

Financial Management Training

- Financial Performance
- QuickBooks Reporting

Technical Assistance

- Loan Packaging
- Business Credit
- Government Loan Programs



DOMINION

Capital Management Corporation

www.DominionCMC.com

Nationwide Toll-free (800) 381-0073

NET30 Advisors – Who We Are and What We Do

Independent Business Advisor Network

Business Credit Basics

Your NET30 Independent Business Advisor

is a business advisor that you can contract on an hourly basis to help you manage or build business credit. Your advisor can assist small business owners with; how to get incorporated, obtain your company's D-U-N-S number, and assemble your business credit profile and become a government contractor. Your business credit record will receive a **D&B Rating** and **PAYDEX** score.

Business Advisors offer Capital Access Services such as:

- **Business Start Up Development Assistance**
- **Government Business Loan Packaging**
- **QuickBooks Software Set Up & Effective Use Training**
- **Business Financial Performance Management**
- **Business and Personal Credit Consulting**
- **Workforce Benefit Consulting Services**

[Speak to a Business Advisor for complete details.](#)



The New
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Small Business Financial Services

Business credit profiles includes a variety of data points about your business, such as the date it started, number of employees and annual sales. **This type of information is listed in your business credit profile, along with scores and ratings that are derived from your business's past behavior to predict its future behavior.**



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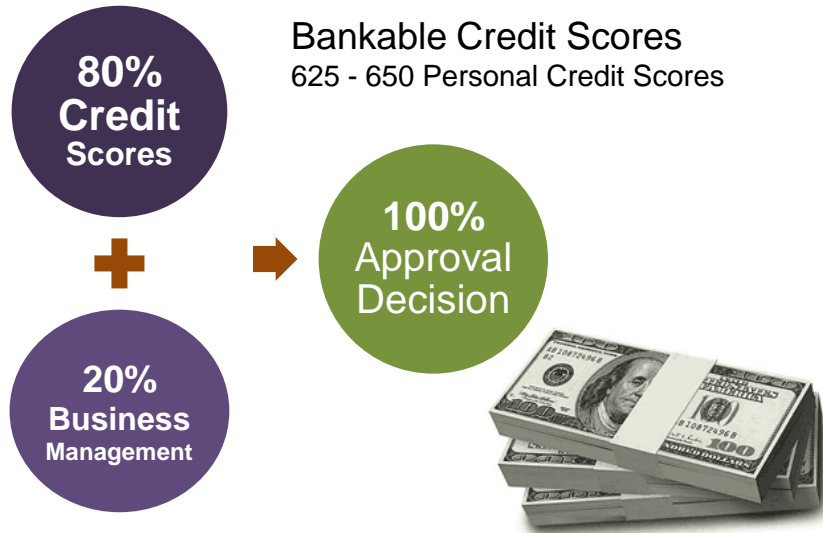
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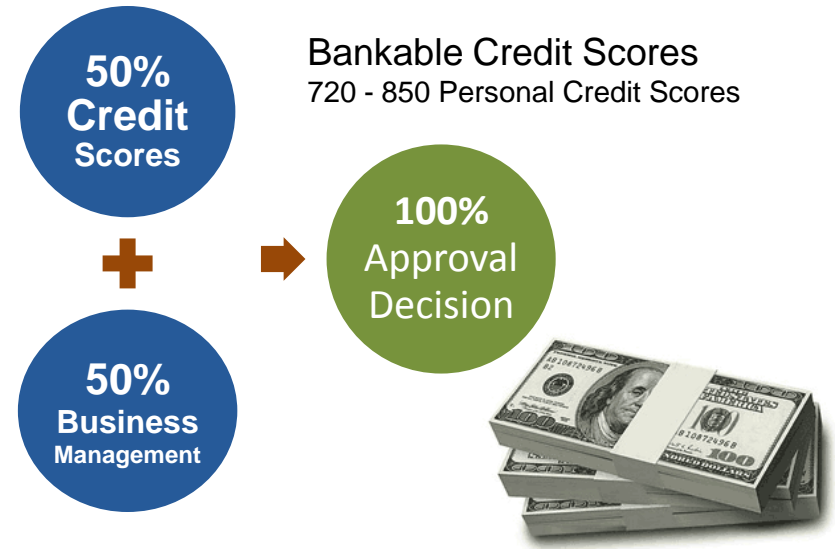
The Climate Change in Bank Small Business Lending

New changes in bank small business lending practices now place more decisioning weight on business management indicators such as profitability, liquidity, and operating efficiency factors and personal credit utilization.

Before 2008



After 2008



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The Power of Government Contracting

Government contracting assist small business owners in opening more opportunities to access capital and credit because a contract provides a “verifiable income” for funding sources to consider for repayment.

Financing Without a Government Contract



Bankable Credit Scores
720 - 850 Personal Credit Scores

Remember that bank loans:

- Creates a debt
- Fixed monthly payments
- Loan Interest is front end loaded
- Use of Funds Restrictions
- Government Eligibility

Financing With a Government Contract



Bankable Credit Scores
600 - 719 Personal Credit Scores

Remember that contracts:

- Automatically creates an asset
- Assets can be pledged or sold
- No fixed monthly payments
- No loan interest, “pay-as-you-go”
- No Use of Funds Restrictions
- No Government Eligibility



**ONLY USE LOANS TO PURCHASE INCOME
PRODUCING ASSETS – NEVER WORKING CAPITAL!**



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Key Business Strategy: Sell to the Government on Credit



U.S. Census Bureau

ECONOMIC FACT SHEET

Fiscal 2011 - Semi-Annual***

State of Texas

Most government agencies will *prepay* for orders under **\$5,000** on a credit card. Larger goods and services bought on a Purchase Order or NET-30 credit "**AUTOMATICALLY**" creates a future receivable, which is an **asset** that can convert to a *Letter of Credit* for your suppliers or a cash advance when you invoice the government agency. **Remember: Sell on credit, buy on credit.**

Category	HUB Goals*	Total Expenditures
Heavy Construction	11.90%	\$1,786,952,624
Building Construction	26.10%	\$779,010,885
Special Trade	57.20%	\$213,478,000
Professional Services	20.00%	\$282,481,249
Other Services	33.00%	\$1,698,828,561
Commodities	12.60%	\$1,817,668,173
TOTAL**		\$6,578,419,494

There are 7 levels of government agencies that buy commodities.

- Federal Agencies
- State Agencies
- County and City Departments
- Colleges and Universities
- Independent School Districts
- Public Transit Authorities
- Port Authorities

State of Texas Agencies Spent More Than \$1.8 Billion in Just 6 Months in FY 2011 on Commodities!

Commodity Spending is the Largest portion of spending:

- Building Materials
- Office Furniture & Supplies
- Personal Care & Clothing
- Consumable IT Products
- Industrial Tools & Chemicals
- Medical Supplies & Equipment
- Janitorial Equipment & Supply
- Animal Feed & Paper Products
- Personal Care Clothing
- And Many, Many, more...



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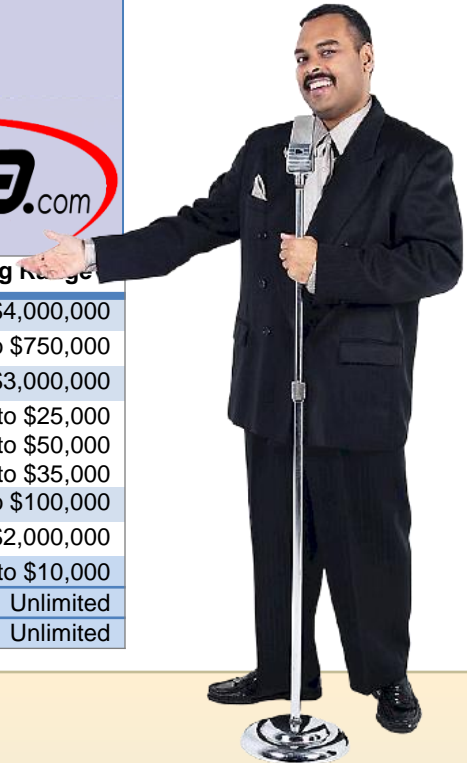
Live Webcasts on IPTV39.com



10 GUERRILLA FINANCE WAYS TO GET THE MONEY YOU NEED!

“I’ll make your business a lean, mean, money machine!” – Rowdy Banks

Join us for the next webcast and learn how to get access to capital without strong personal credit or creating debt...



Credit Scores	Persons %	Where to Look for Funding	Purpose	Financing	Funding Range
850 – 760	8%	SBA Bank Lenders	Purchase Assets	Secured Loans	Up to \$4,000,000
759 – 720	14%	Credit Unions	Start Up Expenses	Secured Loans/Lines	Up to \$750,000
719 – 680	18%	EQ Lease Finance Companies	Buy Equipment	Lease Financing	Up to \$3,000,000
679 – 650	28%	SBA Finance Companies*	Start Up Expenses	Unsecured	Up to \$25,000
		Community Lenders	R/E & Inventory	Secured Loans	Up to \$50,000
		Peer-to-Peer Lenders	Start Up Expenses	Unsecured Loans	Up to \$35,000
649 – 550<	32%	Contract/PO Finance Co.	Contract Financing	Letters of Credit	Up to \$100,000
*SBA authorized finance groups and credit unions.		A/R Factoring Companies	Working Capital	Invoice Factoring	Up to \$2,000,000
		Personal Circle Lenders	Start Up Expenses	Unsecured Loans	Up to \$10,000
		Exchange Traded Receivables	Working Capital	A/R Trading	Unlimited
		Private Equity Investors	Expansion Capital	Securities Sales	Unlimited



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TO GET AN INSTANT ACCESS PASSKEY

SEND A TEXT MSG to:

69302

with KEYWORD

net30, email address, and full name.

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