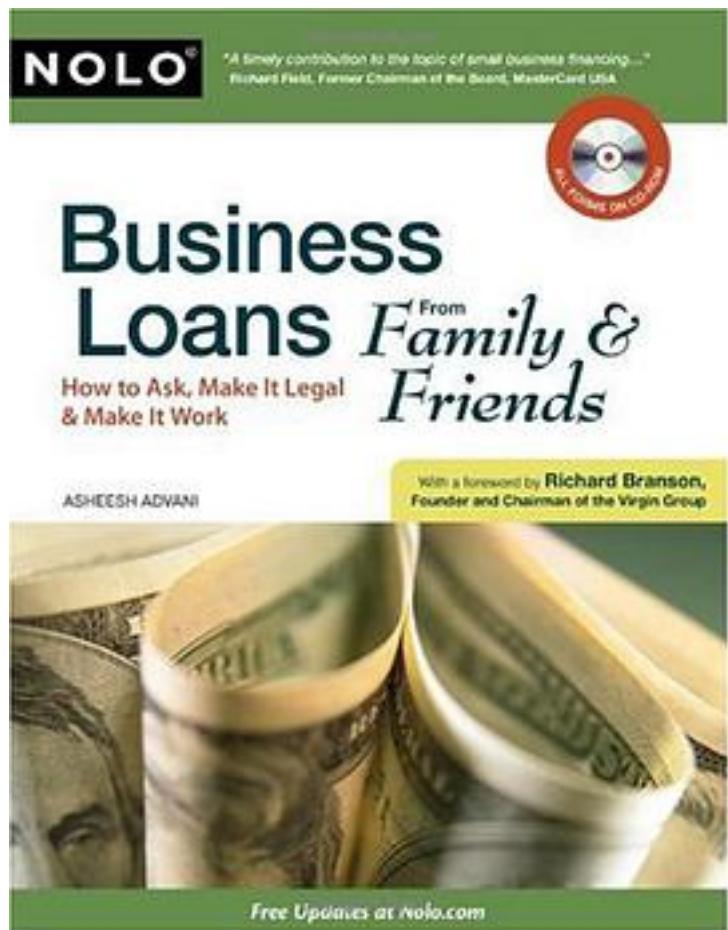


Business Loans from Family & Friends



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出版者:NOLO

出版时间:2009-11-02

装帧:Paperback

isbn:9781413310788

Skip the bank - create a compelling loan agreement with your friends and family. Your business is your future, whether you're starting up or expanding -- but banks and other lending institutions aren't willing to invest in your "unproven" venture, especially

during a credit crunch or if you lack collateral. The solution? Raising money from family and friends "Business Loans from Family and Friends "offers the information, forms and advice you need to create a solid agreement that's structured so that everyone understands the details and no one gets hurt, all while staying within the law. You'll find out how to develop and pitch a financing plan, draw up the paperwork, talk to potential investors and finalize a deal that protects both sides. All the forms you need are available on the enclosed CD-ROM, including: a loan proposal letter promissory note letter of intent personal financial statement and more "Business Loans from Family and Friends "is written by Asheesh Advani, founder of CircleLending, now Virgin Money, and contains an introduction by Richard Branson, founder and chairman of the Virgin Group. Let their experience in person-to-person loans guide you toward small business success "When I first started out in the record business, and was struggling to get by, my Aunt Joyce was kind enough to give me a small loan. In my case, as maybe in yours, my aunt had heard through the family grapevine that I needed a loan, and when I came knocking on her front door she was prepared with her offer. I was incredibly grateful, took it very seriously, and paid her back - with generous interest - as soon as I was able. That loan kept the Virgin Records recording studio afloat. It gave me the time and resources I needed to make my business a success. And many years, and many business ventures later, I still have her to thank. Though my ventures and my lenders are considerably bigger now, I still witness the critical role that relatives, friends and associates play in the founding and growth of young businesses. And it makes so much sense, really. Friendly lenders tend to be a fast, flexible and affordable source of capital - as long as they can trust you are good for the funds. If you can't get what you need close to home, and if banks have slammed their doors on you, get out there and keep searching. Even in recessionary times, a resourceful entrepreneur will find sources of capital from within their network or friends' networks. Be patient. Be persistent. Be resilient. I'll say now that when it comes to growing a business I truly believe there are no rules to follow. What works once may never work again. You learn to walk by doing, and falling over, and it's because you fall over that you learn to save yourself from falling over. Raising money to fund a growing company is the same. This is the only book I've ever seen that rolls up its sleeves to help entrepreneurs raise business capital from people they know. And I'm delighted to have a part in it to help you get started. I truly believe that success is when you have created something you can really be proud of. So, on with it Richard Branson"

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