

1st slide:

Writing Exercise:

1.) Write down what barriers to financing you've (participants) had.

My Story:

a) Wanted to buy house but couldn't get loan 2 years out of college because of poor credit. Got owner financing from builder. Describe thought process and how this has colored my approach to financing ever since. A lot of creative approaches come out of real estate.

b) Story about management buying division from larger company (Georgia Tech.)

Key to get across: experiential, growth, I'm not know-it-all

2nd slide: *Financing Perspective View Your Business As:*

Ask AFTER : How many of you view your business like this? If people raise their hands, ask them how long they have and how they think it's helped them. Get 2 or 3 people to speak up.

Ask after 3rd slide *What Do Investors Want slide:*

1. What revenues do all of you have? Under \$10 million? Over \$10 million? Under \$5 million? Under \$2 million? Under \$1 million? Any micro businesses?
2. What types of businesses do you have? Survey crowd.
3. How many of you have a management team? How has it helped you? If you don't, why not?

Slide 4: Ask These Questions First

Role Play:

1. I need two volunteers. Okay, you be a senior banker and you be someone seeking a loan just meeting at a mixer. Banker: Ask these questions. Loan seeker. Answer them as succinctly as possible.
2. Again, two volunteers. You be an angel investor and you be someone seeking investment. Same as before. Be succinct.
3. Ask everyone, so what do you think? How did they do? Is this what you'd expect in an interaction like this? Is this what you've seen?

Slide 5: Exercise:

Have participants write down the answer to these. Give them 2 minutes. Then take 2 mins. and allow people to share their responses. Move on to next slide. (These and the following slides provide my answer to this question.)

Slide 6: Equity Pursuit

Ask *before* slide:

What kind of information do you think you need to pursue an equity investor, assuming you don't have one identified yet?

Ask after slide:

Have any of you had equity investors? Did it follow this format or was it significantly different? What were the differences?

Show sample investor profile sheet. Show (quickly) ECR profile sheet.

Slide 7: Bank Financing

Before explain slide, ask “What kind of documentation do you think you need to access bank financing?”

Slide 8: Group Exercise:

3 people in a group – 10 minutes

1 person plays role of banker, one of person pursuing loan, one of observer taking feedback and notes
Play roles and switch up. Give feedback between each. Give 3-min, 2-min, 1-min notice.

Have each group summarize in 1 min. what they learned/experienced.

Slide 9: Equity Financing

Before explain slide, ask “What kind of documentation do you think you need to access equity financing?”

Slide 10: Abbrev. Business Plan

As I walk through the explanation of each section and its importance, ask various attendees to give a 3-5 sentence response for their business.

Slide 11: Abbrev. Bus. Plan 2

**Ask 2-3 people what are their competitive advantages. Why do they believe those are real advantages?
What kind of impact have they had on their business.*

**What is your strategy? What is strategy?*

**What kind of information should be in a management bio for a lender or investor?*

Slide 12: Abbrev. Bus. Plan 3

Say: “These can be lumped into one heading or culled out. For more complex financing, cull it out.”

**Have volunteer give example of sources and uses of funds.*

Slide 13

Show executive summaries and walk through quickly. Same with financing proposal/real estate executive summary.

**Show pro-forma financials for 3 and 5 years. Quickly show 3 or 4 valuation techniques as illustration.*

Slide 14:

Have participants write down the answer to these. Give them 5 minutes. Then take 5 mins. And allow people to share their responses. Take another 5 minutes and answer questions on this exercise.