

6: CAPITAL & FINANCIAL INFORMATION RESOURCES

Capital Information Resources

Business Capital Sources

IWS, Inc.
PO Box 186
Merrick NY 11566
Phone: 516-766-5850 or 800-323-0548
E-mail: admin@iwsmoney.com
<http://www.iwsmoney.com>

This directory provides capital financing sources. It lists more than 1,500 lenders of various types—banks, insurance companies, commercial finance firms, mortgage companies, venture capital, and others.

Business.com

Business.com, Inc.
2120 Colorado Avenue
Santa Monica CA 90404
Phone: 310-586-4111
<http://www.business.com>

Business.com is a comprehensive directory and search engine that focuses exclusively on business. Find quotes, news, financials and more on 10,000 companies.

National Association of Small Business Investment Companies Membership Directory

NASBIC
666 11th St NW, Suite 750
Washington DC 20001
Phone: 202-628-5055
E-mail: nasbic@nasbic.org
<http://www.nasbic.org>

The Nasbic Directory lists 150 venture capital firms for minority small businesses. Arranged geographically, the listing includes the company name, address, phone, president, investment policy, industry preference, preferred limit of loans and investments. Visit the NASBIC site for current edition and pricing.

National Venture Capital Association Membership Directory

National Venture Capital Association
1655 North Ft. Myer Drive, #850
Arlington VA 22209
Phone: 703-524-2549
<http://www.nvca.org/>

The NVCA is a member-based trade association that represents the US venture capital industry. It consists of venture capital firms that manage pools of risk equity capital designated to be invested in high growth companies. Its annual Membership Directory lists all 450 member firms. Info includes address, telephone, fax, e-mail, Website, capital under management, total invested over last 12 months, investment preferences in regards to geography, industry, and investment stage.

Financial Information Resources

Guerrilla Financing—Alternative Techniques to Finance Any Small Business—Bruce Blechman and Jay Conrad Levinson

<http://www.amazon.com>

This book offers creative financing techniques for raising money in any type of business. If you've been turned down by a bank, run out of collateral, established poor credit, or are out of money, the techniques in this book can help solve your financial problems. ISBN: 0395522641

Key Business Ratios

The D&B Corporation

103 JFK Parkway

Short Hills NJ 07078

Phone: 800-234-3867

E-mail: custserv@dnb.com

<http://dunandbradstreet.com>

D & B provides financial ratios for over 125 retailing, wholesaling, manufacturing and construction lines of business, allowing comparison within industries and trends.

Risk Management Association

Risk Management Association

One Liberty Place

1650 Market Street, Suite 2300

Philadelphia PA 19103

Phone: 800-677-7621

E-mail: customers@rmahq.org

<http://www.rmahq.org>

RMA was founded in 1914 to help commercial bankers make better lending decisions through the exchange of credit information. RMA's library and FastFind information services offer customized research on any lending or risk management issue. Monthly, the award-winning The RMA Journal provides in-depth analysis of industry issues. Visit their Website or check with your local bank or library for this excellent resource.

Government Financial Resources

The goal of public financing activities is to stimulate private-sector investment that will increase productivity and create new, permanent private-sector jobs. Typically, the stimulus is provided by making available long-term, low down payment, reasonably priced financing to healthy and expanding businesses with a high probability of success. Public financing entities generally look to participate with other financing sources on a deal, and they try not to compete with banks. In other words, a public financing agency is not likely to do all of the financing on a project.

Federal Resources

As of this writing, federal funds for public finance are utilized primarily for debt financing in the form of loan guarantees by the **Small Business Administration** (<http://www.sba.gov>) and the **Export-Import Bank of the United States** (<http://www.exim.gov>). There are extremely limited funds for direct loans to certain "target" groups such as veterans and Native Americans.

Other federal agencies such as the **Department of Housing and Urban Development (HUD)** (<http://www.hud.gov>), **Rural Development** (<http://rurdev.usda.gov/>), and the **Economic Development Administration (EDA)** (<http://www.doc.gov/eda/>) make funds available to state economic development agencies, local boards, and regional development organizations to be loaned to private business. These funds also constitute debt financing to the borrower. Rules and priorities differ from place to place.

State Resources

Many states have taken a direct approach to encouraging the growth of private sector employment by forming organizations that participate in equity arrangements with private businesses. In addition, all states currently have agencies responsible for the development of science and technology businesses, and for encouraging technology transfer and the commercialization of research (especially items available from universities and federal laboratories).

The **Small Business Innovation Research Program (SBIR)** is a competitive federal award system that stimulates commercialization of federal research. Eleven federal agencies participate in this program, which is administered by the SBA:

- US Department of Agriculture (<http://www.csrees.usda.gov/funding/sbir/sbir.html>)
- US Department of Commerce (http://patapsco.nist.gov/ts_sbir/)
- US Department of Defense (<http://www.acq.osd.mil/sadbu/sbir/>)
- US Department of Education (<http://www.ed.gov/programs/sbir/index.html>)
- US Department of Energy (<http://sbir.er.doe.gov/sbir/>)
- US Environmental Protection Agency (<http://es.epa.gov/ncerqa/sbir/>)
- US Department of Health & Human Services (<http://grants1.nih.gov/grants/funding/sbir.htm>)
- National Aeronautics and Space Administration (<http://sbir.hq.nasa.gov/>)
- National Science Foundation (<http://www.nsf.gov/eng/sbir/>)
- US Department of Transportation (<http://www.volpe.dot.gov/sbir/>)
- Small Business Administration (<http://www.sba.gov/sbir/>)

The program has three phases: Phase I is to evaluate the scientific technical merit and feasibility of an idea. Awards are for periods of up to six months in amounts up to \$100,000. Phase II is to expand on the results of and further pursue the development of Phase I for periods of up to two years and amounts up to \$750,000. Phase III is for commercialization and requires the use of private funding.

Conclusion

The key to utilizing public financing sources is building a “package” of different sources of funding—your money, plus funds from other sources, whether debt or equity. Using public funding is hard work, but it can make the difference between success and failure.

Funding Resource Information on the Net

The following Websites may be helpful in finding nontraditional funding sources, including grants and federal funding.

ASU reSEARCHnet, a semi-weekly briefing on the latest federal and non-federal funding opportunities:

http://researchnet.asu.edu/resources/current_funding.html

The Foundation Center is a good starting place for foundations with granting/funding capability:

<http://www.fdncenter.org>

Resources and grant-related links starting point:

<http://www.proposalwriter.com/>

Small Business Administration funding, grant and financial education programs:

<http://www.sba.gov/financing/>