FUNDING ALTERNATIVES

HOW TO GET THE MONEY TO FINANCE YOUR WILDEST DREAMS



AN EBOOK WRITTEN BY

THE ANTI-AVERAGE TEAM

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Funding Alternatives- *How To Get The Money To Finance Your Wildest Dreams*
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TEAM

INTRODUCTION

The Anti-Average Team was requested to write on ways to finance small businesses, and the title of this ebook was going to be “Funding Alternatives For Small Businesses.”

Something had to be done about it.

Who likes small anyway?

This eBook is about raising capital.

The word “Small” is not going to be used; it is friends with the word “Failure.”

Sticking with “Small” was going to indirectly impose limitations on both the writer and the reader.

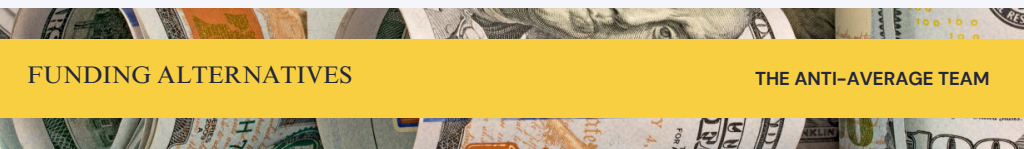
We would be automatically programmed to skip some very crucial elements that are necessary for super success in the capital-raising process.

DISCLAIMER

Communication from this write-up will be very different from what you are used to, and we are taking this opportunity to apologize in advance to those who may find our communication style somehow offensive.

One promise: we are going to be as clear as we can.

Here is to **FUNDING ALTERNATIVES**.







CHAPTER ONE

FINANCIAL RECOGNITION

FINANCIAL RECOGNITION

Financial institutions and other lenders recognise a business by its CASH FLOWS or, better yet, REVENUE.

If there are no expected cash inflows (money coming into the business), there is no business for them to fund.

After reading this ebook, you will know beyond a reasonable doubt that there is no such thing as a lack of funding; rather, we lack entrepreneurs who are hungry enough to ask for it.

The first step to getting yourself or your business financially recognised by a potential lender is acquiring a **revenue stream**.

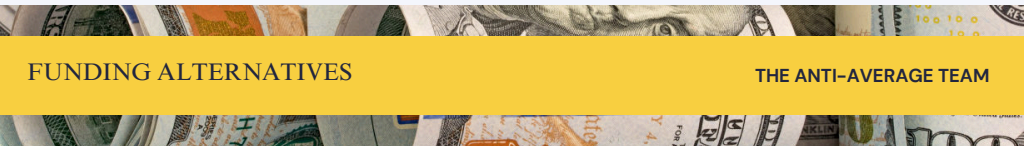
A **revenue stream** is income generated by a business from its core operations.

Examples include:
- Subscription fees receivable
- Licensing income
- Contracts to supply your services
- Periodic orders of your products or services

Take careful note of the examples of revenue streams I have just mentioned. You will observe that they are written contracts binding your customers to pay you a specified amount for your products and services.

This is exactly what financial institutions and other lenders recognise as PROOF OF MARKET.

Therefore, before you consider raising capital, make sure you have a viable business to finance in the first place.



Have you ever wondered why financial institutions are always fond of providing personal loans to the working class? Especially government employees?

They will go to the end of the world to offer them loans.

Car Loan? Approved!

Home Loan? Approved!

Unsecured Personal Loan? Approved!

Why?

Contractual revenue!

They want to be certain that they will get their money back.

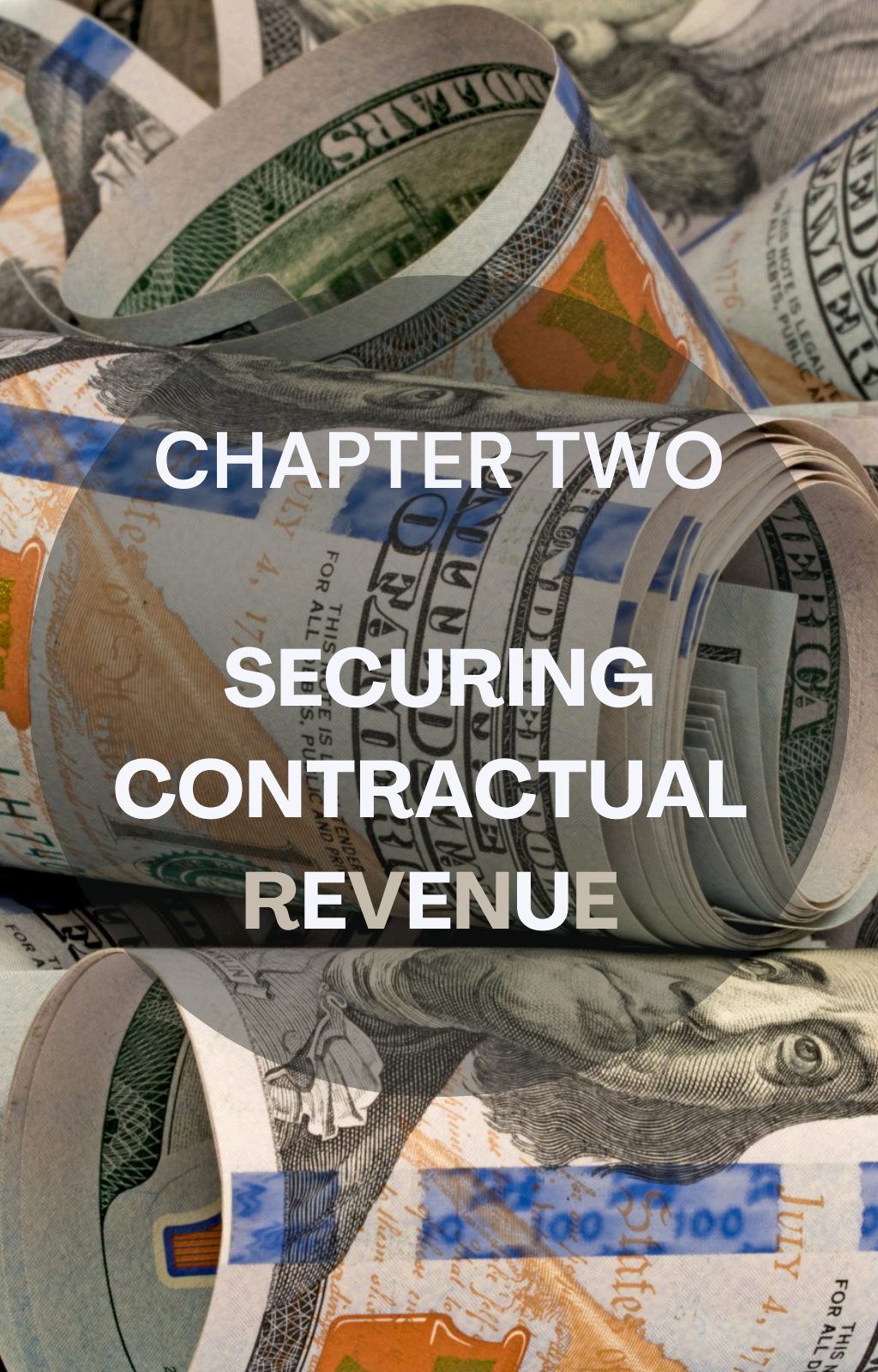
Who wouldn't ?

There is a common belief that somehow financial instutitions are against providing business loans and I will tell you now, it's a fallacy.

Financial institutions will give money to anyone who has **solid contractual revenue**, whether it is a business or a person.

Whoever believes that the banks aren't lending is probably suffering from a different disease, lack of funding is not part of it.

In the next chapter we are going to look for ways to get **contractual revenue**.



CHAPTER TWO

SECURING CONTRACTUAL REVENUE

SECURING CONTRACTUAL REVENUE

The cat is now out of the bag! How do you get **contractual revenue**?

The most difficult way to securing a **contractual revenue stream** is to build it yourself from scratch.

By now you should be familiar with the failure rate for startups, a staggering 54% in Africa according to statista.com .

The failure rate is crazy and almost unbelievable, but it is very very real.

"**Starting a business is like eating glass and staring into an abyss**." - Elon Musk.

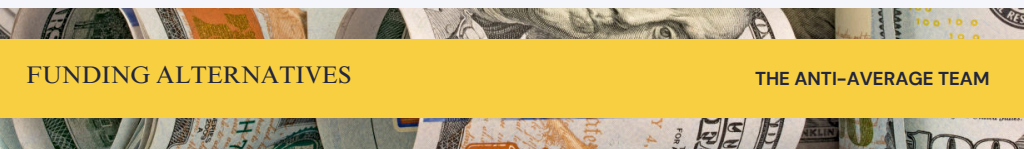
If you have already done the work and created your contractual revenue stream congratulations, you are one of a kind!

You have already landed contracts that bring money or will bring money into your business and you may easily get funding for further growth.

The most effective way to secure contractual revenue streams is buying them from someone who has already secured them (preferably a willing seller).

As effective as it is, buying an existing revenue may be very challenging to pull through and may be as difficult as building from scratch, but is the fastest way to getting funded.

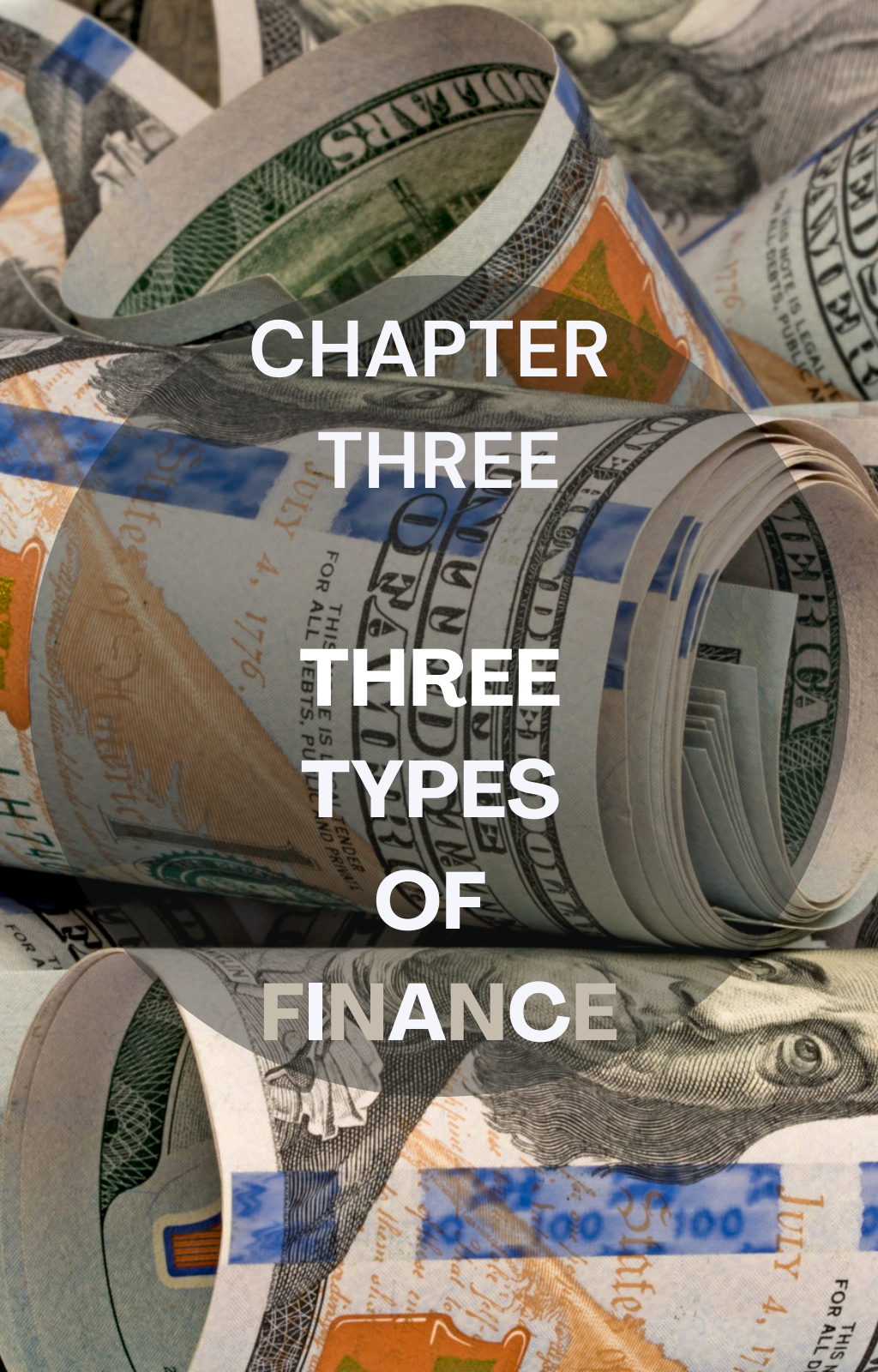
Buying existing contractual revenue is more efficient and **time saving** compared to building it from scratch.



You can get funding to buy from other people or businesses these contracts or assets that produce revenue.

In either way, building revenue streams from scratch or buying them from other people, you will still have to go to work looking for finance.





CHAPTER THREE

THREE TYPES OF FINANCE

THREE TYPES OF FINANCE

We are only going to talk about three types of finance: **Retained earnings, commercial debt and equity**.

All three are basically other people's money.

In all kinds of business, leveraging other people's money is the wisest move you can ever make!

The level of accountability, work ethic, attention to detail, professionalism and enthusiasm you exert when you have your own money in a business deal pales in comparison to when you have **other people's money on the line**.

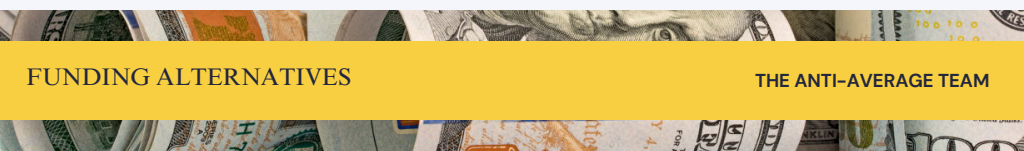
Doing business with your own money makes you arrogant, complacent and sloppy. Any sense of security and comfort is an enemy of real progress and growth.

The **pressure** that comes with financial **obligations** is **gold**, lest you rest on your laurels and get financially crippled.

RETAINED EARNINGS

Well, retained earnings is out of the topic for emerging businesses and it is **never enough** to fund any serious growth even for well established businesses.

Let us kick it to the curb!



COMMERCIAL DEBT

Debt is the most ideal type of finance among the three mentioned above because , unlike equity, **it does not dilute ownership**.

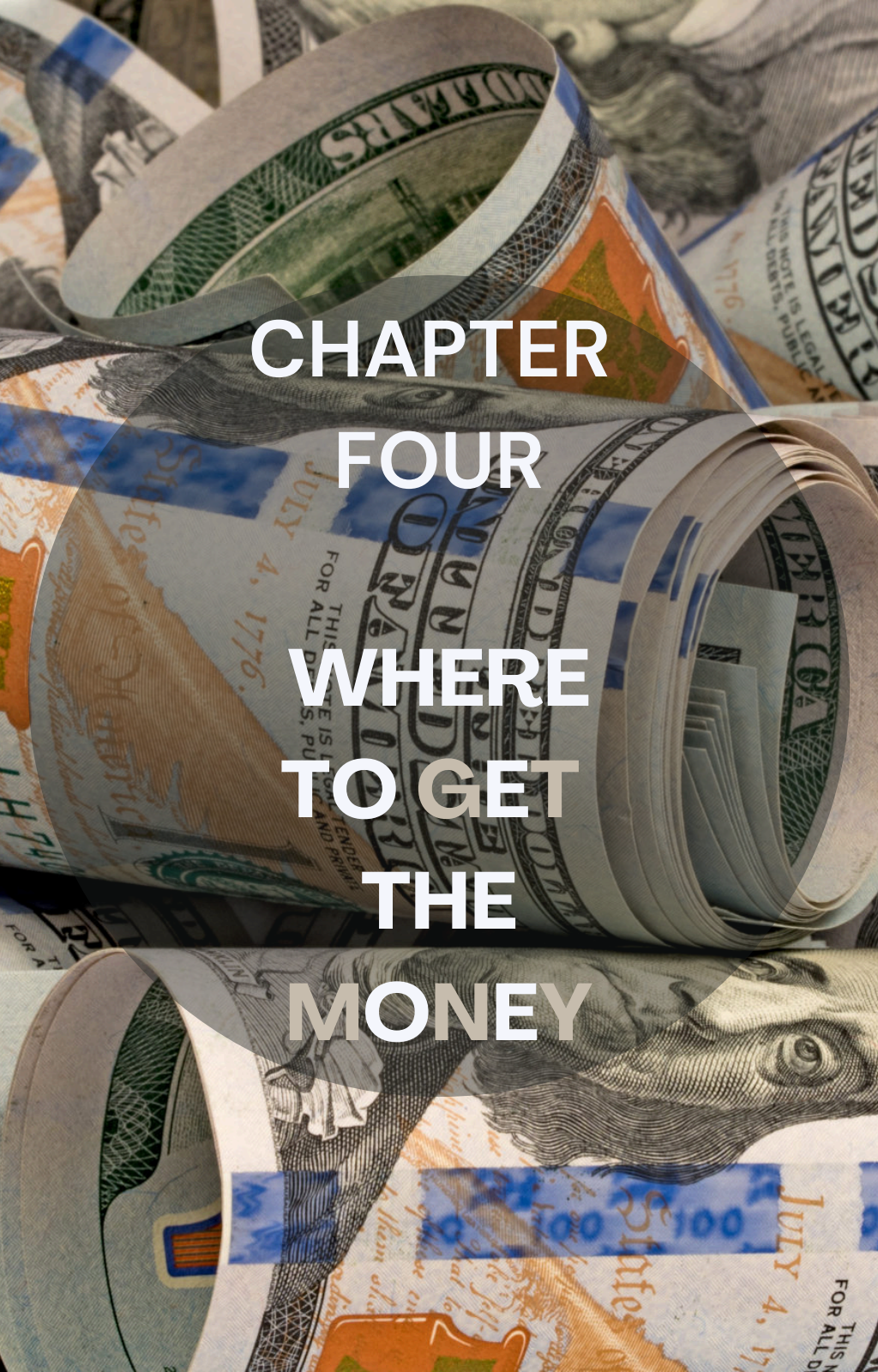
EQUITY

Equity dilutes ownership and debt does not, but in either way you get funded.

In fact, you will eventually be inclined to use both as you continue to expand your business and each has it's upsides and downsides.

To make this ebook effective, we will only focus on **commercial debt**.





CHAPTER FOUR

WHERE TO GET THE MONEY

WHERE TO GET THE MONEY

Let's delve into the **financial institutions** you can talk to if you want to finance your wildest dreams.

We have all the **commercial banks**, which you are familiar with: Standard Bank, First National Bank, Eswatini Development Bank, Ned Bank and Eswatini Building Society.

Others we have **development finance institutions** such as FINCORP, IDCE (Industrial Development Company of Eswatini) , and Youth Enterprise Revolving Fund.

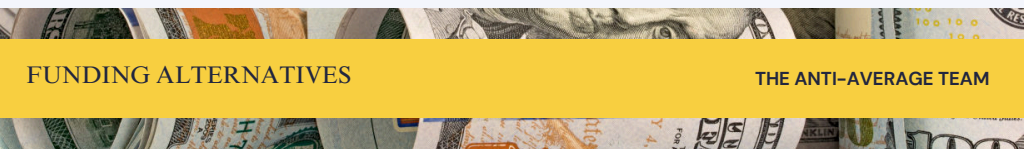
Under **non-bank financial institutions** we have Letshego Finance and Select Limited.

We also have **individuals** (angel investors) that present themselves as financial institutions and they can also be utilised as funding alternatives.

Each lender that you are going to deal with has a risk appetite and a comfort-zone and yours is to find that comfort-zone, present your deal inline with it and closer to your own interests.

Be rest assured, these sources of commercial debt are all full of cash and are very much eager to fund any viable business, some even advertising every day, '**come** and **borrow** from me.'

If you have a clean financial record, i.e **cashflows** can **cover debt service**, any of the above mentioned would be more than happy to **finance your dreams.**





CHAPTER FIVE

FINANCIAL TRACK RECORD

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A **proper financial track record** consists of many things, but what's most important is you have to keep it scrupulously clean i.e if you are going to look for funding.

Lenders conduct **due diligence** before they consider giving you any financial assistance, therefore you should make sure that your **financial reputation** stays on point.

A majority of people do not have a personal financial track record, even those who have it fail to utilise it for business related activities.

If you have created a contractual revenue stream in your business, then you have a financial track record.

If you will be buying a contractual revenue stream, you will get instant access to a financial record, that is, the contractual revenues of the business you will be buying.

Financial institutions and other lenders are not only going to judge your business, but they will go even further to judge your personal financial behaviour. If there were things you were not doing right financially you have to admit them prior and make a commitment to mend your ways.

After all that, if you prove to be **eligible** for whatever amount of money you're asking, they will release funding. Any sane lender knows that financially assisting a business that is doing well is also assisting themselves with interest income.

You must also be picky with the people and institutions that you and your business associate with.

Lenders will even go further , sometimes, to inspect your business associates, suppliers and your customers.

If they find anything off, just like anyone else, they will **refrain** from getting involved with you or your business.

Likewise , if they find that you have reliable suppliers, you have customers who always pay on time and you have dependable upon business associates, it will be easier for them to give you their money.

Financial institutions and lenders wouldn't make money without giving it to you.

They are dying to have customers who are growth oriented like you are, make the commitments necessary to allow them to assist you to finance your wildest dreams.





CHAPTER SIX

SELLING YOUR WAY TO FUNDING

SELLING YOUR WAY TO FUNDING

Let us now get into the **real** work.

Raising capital is 99% a sales game, only difference this time around is you are selling your cash flows to financial institutions.

Like all sales, raising capital is a **number's game**.

You literally have to go to war looking for funding for your business and engage with a **LOT** of real **decision makers.**

You know how number's games work, you approach and sell to THOUSANDS of potential buyers just to a HUNDRED closed sales. Raising capital is exactly the same.

The idea is you have to call and approach **every lender you can** find for finance.

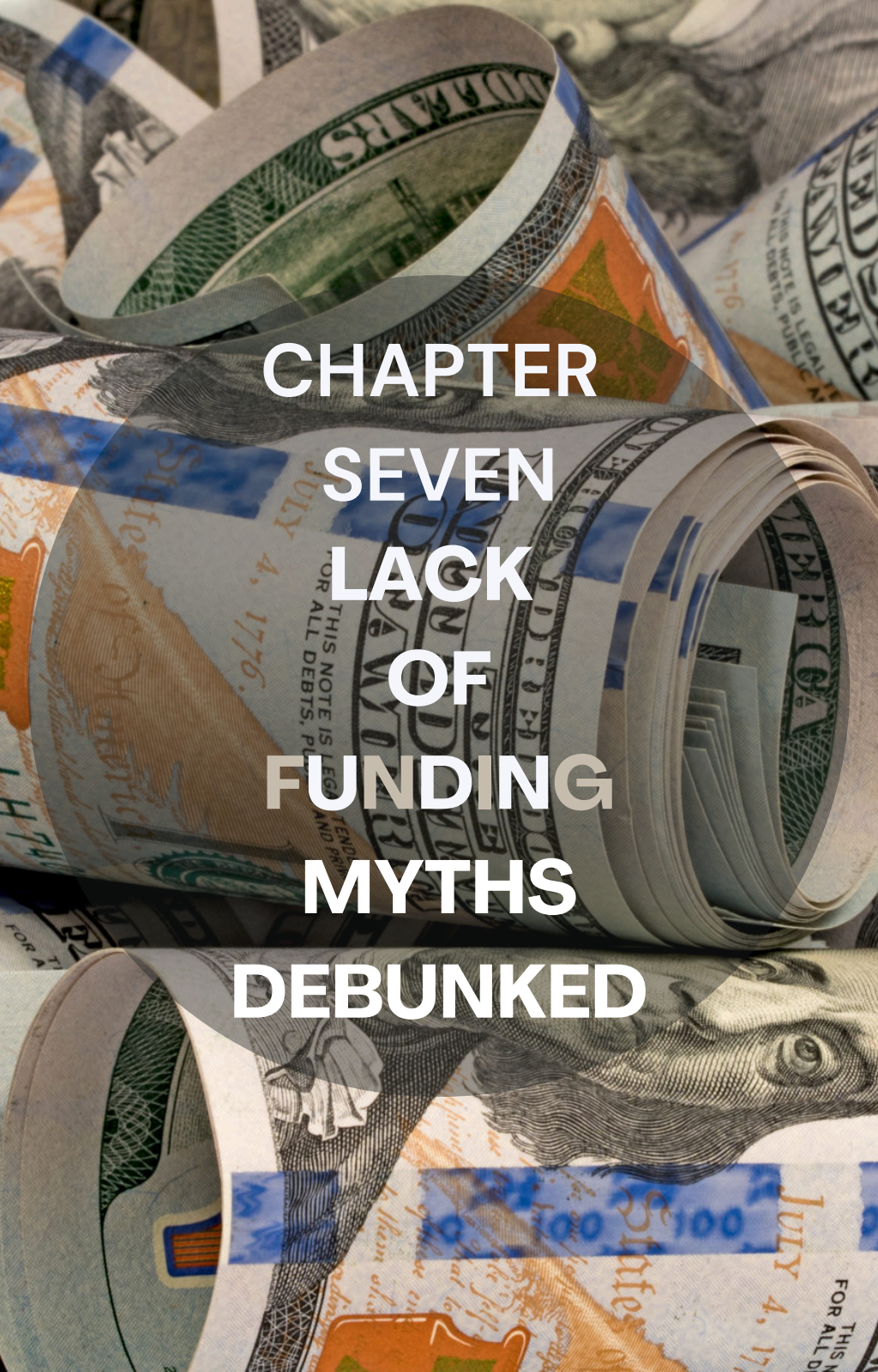
If you really get serious about growth, **looking for finance** has to be part of your daily routine.As the leader of your dreams and vision, you must delegate all other activities and focus on this sole objective.

Raising capital has to be a full time operation.

You should **make peace with rejection**, in raising capital you will without a doubt, kiss a lot of frogs before you find a prince.

The more you get used to this operation the less you will emotionally attach to any rejection.

The more experienced you get, the less you will be surprised.



CHAPTER SEVEN LACK OF FUNDING MYTHS DEBUNKED

LACK OF FUNDING MYTHS DEBUNKED

A lot of the people who **complain** about lack of funding have **never** went through a single **capital raising process** with any financial institution their whole God given lives.

We have never had a lack of capital problem, even during the worst economic crisis, there is always an infinite supply of money in the world and it always goes to those who are ready to claim it.

We have always had , however, a lack of people who are willing **to do whatever it takes** to secure funding, most people are not willing to do anything that requires any effort and those people do not deserve any financial assistance to fund their dreams.

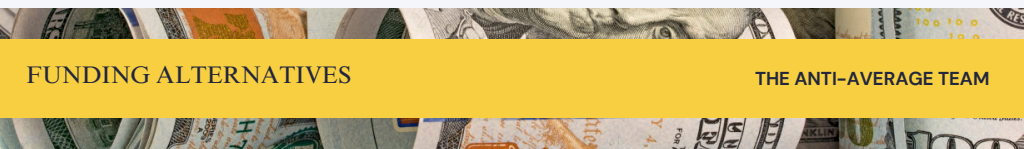
Go to any financial institution's or known lender's social media page and you will see that no single week goes by without them **advertising lending products.**

Advertising means that you have stock and you are more than willing to sell, they are selling you the money you need to finance your wildest dreams. It can not get any more graphic than this: **They need you**!

As a matter of fact, we have more funding looking for businesses to fund than we have businesses looking for funding.

As proof to what has been mentioned above, even after learning what you have learned from this ebook, a majority of people are still not going to take action.A sad commentary it is, but still remains true.

By majority we mean, 99%. Prove us wrong.





CHAPTER EIGHT

LENDERS NEED YOU

LENDERS NEED YOU

Raising capital is **NOT** and should never be treated as a **begging contest**. You do not go to a financial institution or lender rubbing your sweaty hands, kneeling down and begging for funding e.t.c.

You rather aim to establish a professional, customer to business relationship, understand that you are a customer and work together with the lender to get a deal that is **profitable** for the both of you.

Understand that you are the lender's long awaited **customer**, they need you to keep their business going , use this to your advantage , professionally.

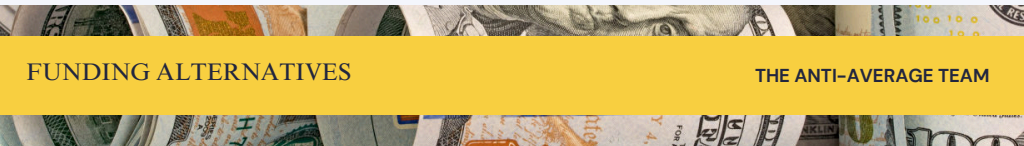
The lender is the one who should convince you why you have to use their products and services instead of other lenders.

To achieve this level of confidence you must know the lending environment you are operating in, every institution, every product, every representative, every constraint e.t.c, and you may achieve this by **interviewing** as **many lenders** as you can before you select the ones you want to give your business to.

You do the same when you are shopping for clothes, now apply the same principles in **shopping for funding**.

But do not be fooled, there are instances where you will need to do the convincing, especially when you are going to use **angel investors**.

You need to be very flexible in your capital raising process, develop an instinct based ability to **read situations** and perform in a way that will guarantee that you get the funding you are looking for in a **moral**, **legal** and **ethical** manner.



PRACTICAL STEPS TO SECURE FUNDING

1. Get financially recognisable.
2. Choose commercial debt.
3. Secure contractual revenue.
4. Research lending providers.
5. Establish a clean financial reputation
6. Approach lenders to share your vision.
7. Understand that the money is always there.
8. Ask , ask, ask again and again and you shall receive.

THE END.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