



## Financing Options for Your Business

**Instructor:** Ron Ratliff, CPA  
7703 N. Lamar Blvd., Suite 128  
Austin, TX 78752  
(512) 206-4228  
[ron@ronratliffcpa.com](mailto:ron@ronratliffcpa.com)

Access to capital is vital to sustaining all businesses through good times and bad. We encourage business owners to understand the concept of alternative financing and to be creative in seeking out those sources. This course will introduce you to financing alternatives and suggestions on negotiating terms and conditions that are most favorable to the business venture. Covering topics from how to meet with a lender, understanding lines of credit, interpreting agreements and contracts, to financing options from multiple institutions, this course will give you the tools necessary to review all of your financing options and make the best choice for your company when it comes to securing the funds needed to build and operate your small business.

### **Course Objectives:**

Upon completion of this course, every participant should be able to:

1. Understand accounting and finance terms and concepts
2. Know how to meet with a lender – from dress code to expectations
3. Know how to locate and complete different financing options available from multiple institutions
4. Know how to interpret agreements and contracts
5. Understand lines of credit
6. Understand factoring – selling of accounts receivables to a third party

**Required Participant Materials:** None

**Prior to Class:** N/A