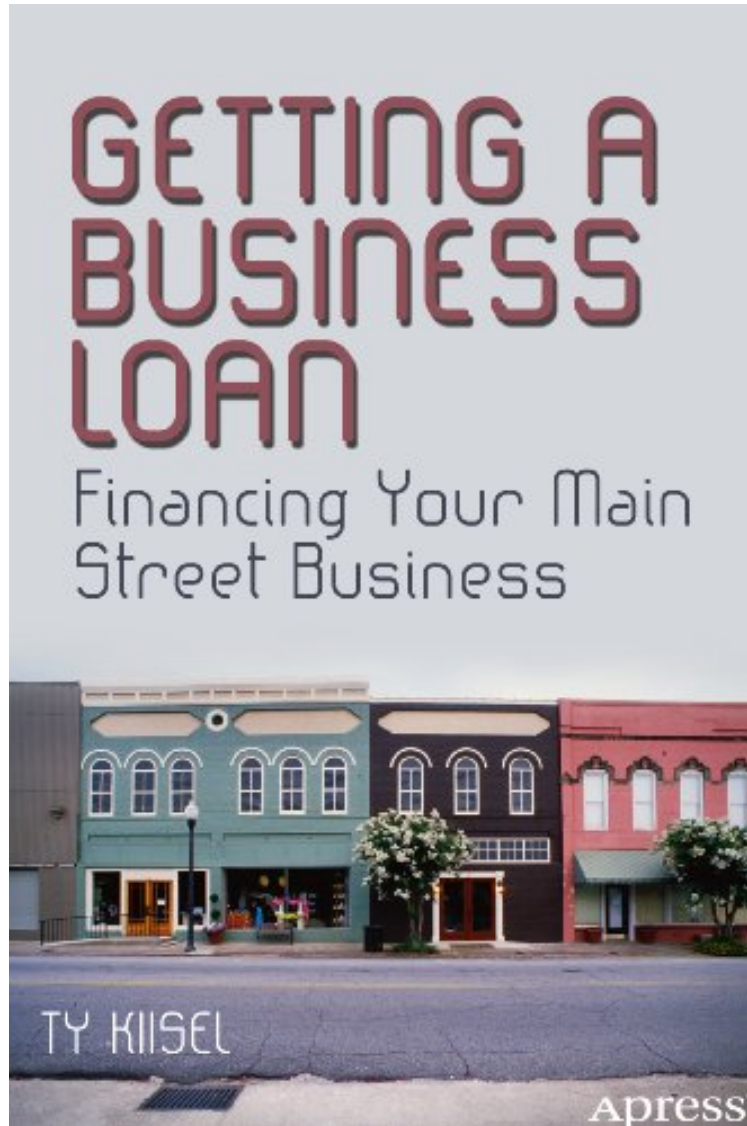


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## Getting a Business Loan: Financing Your Main Street Business

*Ty Kiisel*

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**Ty Kiisel : Getting a Business Loan: Financing Your Main Street Business** before purchasing it in order to gage whether or not it would be worth my time, and all praised Getting a Business Loan: Financing Your Main Street Business:

1 of 1 people found the following review helpful. Book Review: Getting a Business Loan; Financing Your Main Street Business By Jeremy Kartchner Since 2007 when the market imploded and businesses around the country were faced with challenges that threatened their very existence most small business owners have faced a very gloom and doom outlook on their success. The economy has created fewer and fewer options for finding the capital needed to grow and start a business. In Getting a Business Loan; Financing Your Main Street Business, Ty Kiisel provides expertise that

shows there is hope for small business owners. While it's more difficult than ever to get a bank loan, there are other funding options available to small business owners. The book provides a step-by-step analysis of the types of loans available, details on how bankers look at your business to determine your eligibility, how to find potential borrowers, how to build a relationship with lenders, how to prepare properly to increase your odds of landing the loan, alternative financing options and the pros and cons of the different types of loans available to small business owners. For a Main Street business owner, this book is the educational tool needed to help grow business in America. Only about 10 percent of small business owners that apply for a small business loan through their local bank receive a small business loan. Those odds aren't very good or encouraging. Especially when you consider that Main Street businesses are responsible for two thirds of new jobs in the United States. Former Secretary-General of the United Nations Kofi Annan said, "Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family." You've known Ty for a number of years and believe this book is a valuable asset to any Main Street business owner, small business owner and entrepreneur. It provides the knowledge needed to succeed in today's business environment. I highly recommend this book.

0 of 0 people found the following review helpful. Insightful Resource - Small business owners should invest in this book  
By Charles H Green  
It's always easier to learn from the experience of others than to have to learn on your own. Ty Kiisel offers an insightful guidebook that can enlighten others about many of the nuances and realities in the struggle to finding third party financing. He covers a broad portion of the marketplace, from bank loans to angel capital, and his years of learning can be very beneficial. As a career banker, small business lender and writer, I applaud Ty and urge business owners to take the time to read this book, even if your capital search is past for now or still years ahead.  
Charles H. Green  
Author, Get Financing Now  
0 of 0 people found the following review helpful. Anxious about capital for your business? ... THIS IS YOUR BOOK!  
By D Cross  
Really a terrific and "straight forward" read ... more like a friendly conversation than a text ... by an incredibly competent and clear-thinking expert on a complicated subject. Which should come as no surprise. Ty Kiisel is a weekly contributor to Forbes with a lifelong fascination for small business. Who also hosts a Lendio.com podcast that is distributed to over 350,000 subscribers. Bewildered or intimidated by the thought of going to a lender for the capital you need to start-up, reposition or grow your business? THIS IS YOUR BOOK!

Every day, Main Street businesses wrestle with the challenge of finding the cash to finance growth or use as working capital. The local banker often wants a credit score of 720, three or more years in business, and a fat savings account. No wonder local bankers approve only 10% of loan applications. Getting a Business Loan: Financing Your Main Street Business shares something your local banker might not want you to know—small business owners have options. And this book describes those alternative lending sources in detail, as well as traditional sources of funding like banks and credit unions. Half of all business startups don't make past their fifth birthday—and often because they can't find the financing required to sustain their operations. Whether you own a small restaurant, a bicycle shop, a hardware store, a small manufacturing company, or a service business, Getting a Business Loan offers easy-to-understand descriptions of loan options that can keep you going, as well as practical advice on where to look for money and how to apply. What would you do with an extra \$40,000? Expand your restaurant? Hire a new employee to fulfill a new contract? Buy a needed piece of equipment? Getting a Business Loan will: Detail how bankers look at you and your loan application Explain the menu of non-bank financing options available to business owners, like asset-based lending, factoring, merchant cash advance, local "hard money," and more Show how to locate potential lenders via the Internet and other means Show how to prepare before you visit the lender or fill out an application Main Street businesses aren't limited by the local banker's footprint any more. There are people and institutions all across the country that lend money to small business owners. If you want to find the money you need to strengthen and expand your business, Getting a Business Loan will show you how. What you'll learn How to speak to your banker about a loan The different types of loans available at your local bank or credit union How to qualify for an SBA loan Alternative financing options, where to find them, and how to apply Using the Internet to find money for your business What to do if you don't qualify Options for business owners in dire straits Who this book is for Getting a Business Loan is for the 7 million+ Main Street business owners with fewer than 100 employees, the backbone of the American economy.

About the Author Ty Kiisel is a small business evangelist and veteran of over 30 years in the trenches of Main Street business. Kiisel writes about small business issues for Lendio ([www.lendio.com](http://www.lendio.com)), making best practices, tips, and advice to small business owners accessible by weaving personal experiences, historical references and other anecdotes into relevant discussions about leading people, managing a business and what it takes to be successful. Additionally, Kiisel shares his passion for small business every week on Forbes.com, The Business Fuel Podcast, and other industry publications.