B2.21

OPERATIONS
/Funding

DECISION SHEET

v2.2.1

Job to be done

There are many options for getting financed.

By looking into different alternatives for financing our investments, we can make sure to select the right kind of financing.

How to do it

Start by deciding which investment project to focus on. Then, go through the listed types of financing and tick off how useful each of them are for the specific investment project.

Continue by naming possible financing sources for all the useful types of financing.

Finish by figuring out what are the requirements for being financed by each particular source. Use the checklist for inspiration.

Next step

- Make the materials you need to start a dialogue with the possible financing sources.
- Make an action plan for how to comply with the requirements.
- Get in contact with the financing sources.

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Financing Options

Go through possible ways of financing investments

✓ **CHECKLIST: REQUIREMENTS**

- ☐ Special demands to comply with
- ☐ Documentation to be made
- ☐ Approval from financier
- ☐ Put up collateral
- ☐ Investment calculation

INVESTMENT PROJECT	

TYPE OF FINANCING	USEFUL			NAME OF FINANCING SOURCE	REQUIREMENTS FOR FINANCING
	Yes	No	Maybe		
Self-financing The investment is financed by the business' own equity.					
Credit card financing The investment is financed with an overdraft from the business owner's own bank account.					
Bank-financing The investment is financed by an agreed overdraft or a bank loan with short or long duration.					
Factoring The investment is funded by a factoring company that invoices clients and collects payment.					
Personal mortgage The investment is financed through a mortgage with security in any real estate owned by the company.					
Client-financing The investment is financed by a client, who have agreed to pay the product development or delivery up front.					
Supplier-financing The investment is financed through long payment terms with suppliers or by agreement that payment is made when the investment pays back.					
Investment capital The investment is financed by issue of new shares and capital injection from an investor (business angel, venture capital, institution).					
Fundraising and co-financing The investment is partly financed by a public co-financing scheme or a foundation.					
Leasing The investment is financed by a leasing agreement that allows the business to return or buy the assets at the end of contract for the depreciated value.					
Crowdfunding The investment is financed by collecting smaller donations from different donors, typically through the internet.					
Debtor Financing Sale of company invoices to a bank who will collect the debt.					

Date: Name: Company: