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# Finding money in lean times

By Bruce Smith

Lenders and entrepreneurs have different perspectives and different interests. In times of tighter credit, entrepreneurs in particular find themselves at a disadvantage. They need capital to operate and grow their businesses and they must approach lenders to obtain it. At the same time, the financial sector is more prudent than in the past, as financial performance depends on limiting loan losses. The result is by-the-book policies that are frustrating for entrepreneurs.

It's important for entrepreneurs to understand the lenders current mindset. What are lenders looking for? What do they need to see from a client, especially when their business is under pressure in difficult economic conditions?

Knowing what your lender is thinking is useful if it gets you what you need - access to capital. Here's how you can help your lender help you.

- Plan well in advance if you need

financing. Lenders want more information than before. You may not understand why, but there are always reasons. Turnaround times are slow, so plan for this and set your expectations accordingly.

- Have your financial statements professionally prepared and up-to-date. Eliminate all guesswork on how well your business is performing.

- Firm up your business plan. The more time a lender has to spend straightening out a client's business plan, the less confidence he or she will have in that client's ability as an operator.

- Retain a financing specialist to assist you in the process. They know how to package information to a lender in order to approve the odds of success. Like writing a test in school, you score much better when you have the answers in advance.

*Bruce Smith, of CASB Management Group, frequently blogs on financial matters: [www.casbmanagementgroup.com](http://www.casbmanagementgroup.com).*



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