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	Title	Everything about valuing, buying, or selling a business in one place. Click the "Resources" tab below to explore. William Bruce has been assisting clients with these issues since 1986 Serving clients nationally from offices in Fairhope, Alabama and Baton Rouge, Louisiana. Contact William at Will@WilliamBruce.org or by phone at 251-990-5934 (Fairhope) or 225-465-5799 (Baton Rouge). We look forward to hearing from you!Everything about valuing, buying, or selling a business in one place. Click the "Resources" tab below to explore. William Bruce has been assisting clients with these issues since 1986. Serving clients nationally from offices in Fairhope, Alabama and Baton Rouge, Louisiana. Contact William at Will@WilliamBruce.org or by phone at 251-990-5934 (Fairhope) or 225-465-5799 (Baton Rouge). We look forward to hearing from you! Length: 871 Ideally, your title should contain between 10 and 70 characters (spaces included). Use this free tool to calculate text length.		
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		image		https://i0.wp.com/williambruce.org/wp-content/uploads/2020/05/Combined-Logos-from-Chamber-Ad2.jpg?fit=749%2C564&ssl=1			
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	Headings	Н1	H2	Н3	Н4	Н5	Н6



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- [H1] Everything about valuing, buying, or selling a business in one place. Click the "Resources" tab below to explore. William Bruce has been assisting clients with these issues since 1986.
- [H1] Markets Studied
- [H1] Valuation
- [H1] Market Confidence
- [H1] Financing Trends
- [H1] Time to Close
- [H1] The Buyers
- [H1] In Summary
- [H2] The 3 Most Critical Issues in Buying or Selling a Business
- [H2] EBITDA Valuation Multiples Are Rebounding for Privately **Held Businesses**
- [H2] The Critical Importance of Small Businesses to Our Country
- [H2] Job Creation
- [H2] Innovation and Competition
- [H2] Economic Diversification
- [H2] Community Development
- [H2] Economic Growth
- [H2] Opportunities for Entrepreneurship
- [H2] Adaptability and Resilience
- [H2] Conclusion
- [H2] New Gallup Survey Says Most Americans Want to be Their Own Boss



- [H2] The Reasons
- [H2] The Obstacles
- [H2] In Summary
- [H2] An Insiders Report on the Business-for-Sale Marketplace
- [H2] Confusing Interest Rates Explained
- [H2] Here's How to Value and Sell a Manufacturing Business
- [H2] Selling a Business? Ask These 5 Questions to Separate Serious Buyers From Tire Kickers
- [H2] Why Some Small Businesses Don't Sell
- [H2] Unrealistic Price Expectations
- [H2] Sloppy Books & Records
- [H2] Lack of Proper Representation
- [H2] Negligible Earnings
- [H2] Lack of Acquisition Financing
- [H2] In Summary
- [H2] Selling Your Business? Be Aware of the Differences in a Financial Versus a Strategic Buyer.
- [H2] The Financial Buyer
- [H2] The Strategic Buyer
- [H2] In Summary
- [H2] It's Vacation Time. Here Are 3 Ways to Protect Your Data While Taking a Break.
- [H2]
- [H2]
- [H3] Critical Issue #1: Confidentiality
- [H3] Critical Issue #2: Valuation
- [H3] Critical Issue #3: Financing
- [H3] Share this:
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- [H3] Average Lending Rate
- [H3] Prime Rate
- [H3] In Conclusion
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- [H3] The Connection, Virtual Private Network (VPN)
- [H3] Support for Small Business Owners and Employees to Stay Connected During Vacation
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- [H3] Please Click the Image Below to Review Our Businesses for Sale.
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- [H3] Contact William Bruce:
- [H3] A complimentary booklet for readers of this discussion. Contact William Bruce for your digital copy.
- [H3] (C) Copyright William Bruce 2024. All rights reserved.
- [H3]
- [H4] BANKS Although most people seeking a loan to buy a business will think first of a traditional bank loan, I can tell you from years of business brokerage experience that banks generally do not make business acquisition loans. There are exceptions but they're rare.
- [H4] SBA The SBA, through its approved lenders, provides business acquisition loans. The SBA does not make direct loans, but rather guarantees a portion of the loan that is made by the approved lender. It's known as the SBA 7(a) program.
 Wells Fargo Bank is currently the top volume SBA lender nationally.
- [H4] FAMILY Many times the older generation in a family will loan the down payment or the entire amount needed to a promising member of the family's younger generation. If your family is willing to loan you the money, one word of advice is in order. Have a very clear understanding as to how the debt is to be handled and put it in writing in the form of a legal note.
- [H4] THE SELLER In a significant percentage of the business transfers that I handle as a business broker, the owner of the business finances a portion of the purchase price for the buyer. Some sellers cannot offer owner financing for a variety of reasons, but when they can, it conveniently solves the problem of financing.
- [H4] 401(K) FUNDS AND IRA ACCOUNTS The use of these funds to buy a business, without tax penalty, is a fairly recent development. Several national CPA and attorney groups have developed a plan, approved by the IRS, which allows you to use your funds for business acquisition. There are legal and accounting fees involved, but they are a small fraction of the tax penalty that would be assessed for cashing in these accounts early.
- [H4] # # #
- [H4] William Bruce is an Accredited Business Intermediary (ABI) and Senior Valuation Analyst (SVA) assisting buyers and sellers of privately held businesses in the transfer of ownership. He currently serves as president of the American Business Brokers Association. His practice includes consulting services nationally on issues of business valuation and transfer. With offices in Fairhope, Alabama and Baton Rouge, Louisiana, he may be reached at (251) 990-5934 (Fairhope), 225-465-5799 (Baton Rouge) or by email at Will@WilliamBruce.org. The firm's most recent closings can be viewed here.
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8	Text/HTML Ratio	Ratio: 3% This page's ratio of text to HTML code is below 15 percent, this means that your website probably needs more text content.
	Flash	Perfect, no Flash content has been detected on this page.
	Iframe	Too Bad, you have Iframes on the web pages, this mean that content in an Iframe cannot be indexed.

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URL Rewrite	Good. Your links looks friendly!
Underscores in the URLs	Perfect! No underscores detected in your URLs.

SEO Links

	In-page links	We found a total of 86 links including 1 link(s) to files
0	Statistics	External Links : noFollow 1.16% External Links : Passing Juice 9.3% Internal Links 89.53%

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Resources: Valuing, Buying, Selling a Business	Internal	Passing Juice
Better Business Bureau	External	Passing Juice
About / Contact William Bruce	Internal	Passing Juice
William Bruce	Internal	Passing Juice
Whether you're buying or selling, click here to see how a business broker can help you do it right.	External	Passing Juice
rules of thumb guidelines	Internal	Passing Juice
What are the " Discretionary Earnings " of a Business	Internal	Passing Juice
How to Analyze a Business You're Considering Buying	Internal	Passing Juice
How to Make a Written CONTINGENT Offer to Buy a Business	Internal	Passing Juice
Seven Negotiating Rules When Buying or Selling a Business	Internal	Passing Juice
How to Conduct Due Diligence When Buying a Business	Internal	Passing Juice
viewed here	External	Passing Juice
Business Valuation & Appraisal	Internal	Passing Juice

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Valuing, Buying or Selling a Business	Internal	Passing Juice
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How to Find a Good Business For Sale	Internal	Passing Juice
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Difference in financial and strategic buyer	Internal	Passing Juice
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SEO Keywords



Keywords Cloud

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Keywords Consistency

Keyword	Content	Title	Keywords	Descripti on	Headings
business	49	*	×	*	*

Keywords Consistency

william	26	*	×	*	*
bruce	23	✓	×	*	✓
posted	22	×	×	×	×
selling	21	*	×	*	*

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	Language	Good. Your declared language is en.
	Dublin Core	This page does not take advantage of Dublin Core.

Document

	Doctype	HTML 5
②	Encoding	Perfect. Your declared charset is UTF-8.
	W3C Validity	Errors: 0 Warnings: 0
	Email Privacy	Warning! At least one email address has been found in the plain text. Use <u>free antispam protector</u> to hide email from spammers.
	Deprecated HTML	Great! We haven't found deprecated HTML tags in your HTML.
•	Speed Tips	Excellent, your website doesn't use nested tables.

Document

×	Too bad, your website is using inline styles.
•	Great, your website has few CSS files.
×	Too bad, your website has too many JS files (more than 6).
~	Perfect, your website takes advantage of gzip.

Mobile

•	Mobile Optimization	✓ Apple Icon	
		Meta Viewport Tag	
		Flash content	

Optimization

	XML Sitemap	Great, your website has an XML sitemap.
		https://williambruce.org/sitemap.xml
		https://williambruce.org/news-sitemap.xml
		https://williambruce.org/sitemap_index.xml
	Robots.txt	http://williambruce.org/robots.txt
		Great, your website has a robots.txt file.
8	Analytics	Missing
		We didn't detect an analytics tool installed on this website.
		Web analytics let you measure visitor activity on your website. You should have at least one analytics tool installed, but It can also be good to install a second in order to cross-check the data.