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- [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
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- [H2] The Financial Buyer
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- [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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