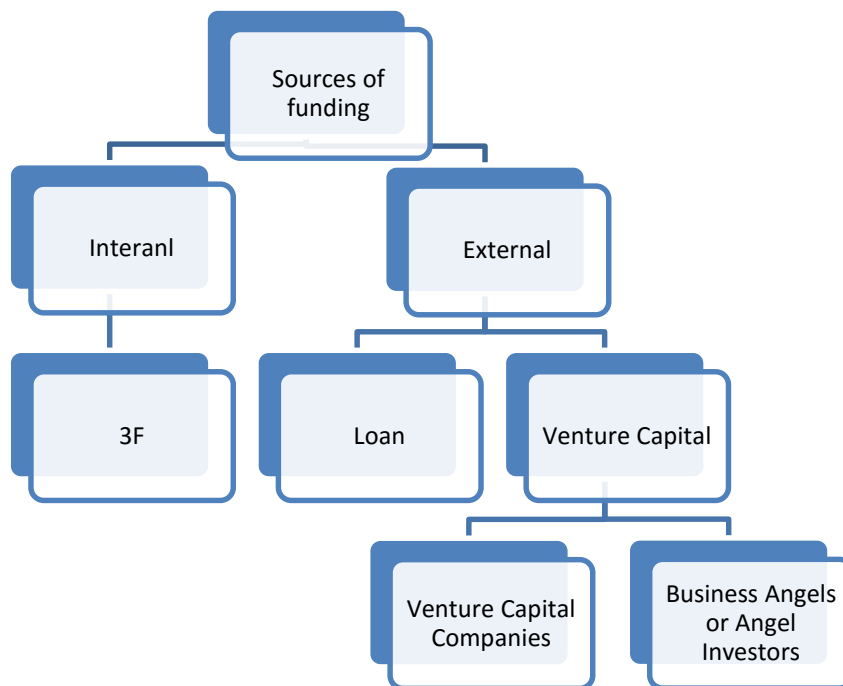




Initial Capital

The initial investment or money used to start a business. The funds, or capital, may come from a bank loan, a government grant, outside investors, or the business owner's personal savings. The money is used to cover such startup costs as purchasing building, purchasing equipment and supplies, and hiring employees.

The entrepreneur and small business have at their disposal various means of financing, which are divided into internal and external.



Internal sources include personal funds of the entrepreneur, usually in the form of savings, second mortgage or perhaps money learned from family and friends (the 3F- family, friends and founder).

External sources of funding can be drawn from various sources: short-term bank lending, Venture Capital Companies, Business Angels or Angel Investors.

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