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How your accountant can help you fund your business

by A.W. Berry

Accountants can help fund a business through their fiscal organization skills and knowledge of accounting systems, methods and techniques. Since much of their profession revolves around financial reports, analysis and comprehension of financial data, there is a good chance they will be adept at maximizing the use money, knowledgeable about where to find money, and skilled in avoiding excessive and/or unnecessary expenses related to taxation, costs and budgeting. Some of the methods an accountant may utilize are clarified as follows:

Fiscal resources:

Accountants may be skilled in the issuing and funding of low cost debt financing such as debentures and indentures, in addition to equity/venture capital, and possibly community, municipal, state and federal sources of financing that may or may not come with discounted and/or favorable financial caveats and terms.

Tax Management:

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The pros and cons of relatives going into business together

by Jerome Espinosa Baladad

When you've decided on starting a business, your relatives are among the first



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groups of people from whom you can usually draw your primary sources of support. Some of your relatives are willing and ready to provide help as long as they don't feel they're being taken advantaged of, and they're assured of getting something good in return for their efforts. Also, for some of them, if they have the desire and some business experience, you can think of them as potentially good business partners (or employees). However, there are underlying issues that you have to face when you decide to go to business with your relatives.



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Pros

Source of funds.

Some of your relatives may be willing to be your investors, or just extend you some credit as you open and build your business. You don't even have to explain much to them, especially if they've known you so well for so long. You can borrow money (or some other form of capital in kind) from your relatives whom you can probably convince easily when you announce your strong desire to get into business. However, if this does not work out the first time, try to invite them the next chance you get.

Ready manpower.

Setting up a business needs all the help you can get, and particularly relies upon the extra help your relatives can provide.

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