Minority and Women-owned Company Small Business Financing Guide and Workbook, 2010 Edition

MinorityFinance.com is pleased to announce the publication of the Minority and Women-owned Company Small Business Financing Guide and Workbook, 2010 Edition.

The Guide and Workbook are designed to provide actionable information minorities and women can use to obtain small business financing. The Guide and Workbook consists of two sections: The *Guide* provides detailed business financing information of specific relevance to Minority and Women-owned Businesses. The *Workbook* is an electronic document with blank loan applications, grant forms, business planning and financial reporting templates, IRS Forms and other documents.

The Guide and Workbook will be of specific interest to those seeking to finance a new firm and/or start-up. It has special sections on financing a Day Care Center, financing a Beauty/Hair Salon, financing a Music/Film business.

**Specific sections of the Workbook provide detailed information on:**

How to complete a Bank Loan Application (completed sample application included)

Why there are NO grants for Minority and Women-owned Small Businesses. What grant programs exist and how you can benefit from them.

How to complete a Grant Application (completed sample application included)

Banks: Do they hate Women and Minority-owned Small Businesses or do they just hate small businesses in general?

Has your business credit lines been reduced or revoked? How to find both short-term capital financing and long-term business financing.

Why you should avoid Venture Capital and Private Equity firms. If you must deal with them, here’s how.

How to work with the Small Business Administration (SBA), the Minority Business Development Agency (MBDA), and other Federal, State and local Agencies.

**The Guide includes separate chapters on the following topics:**

* Financing a Franchise
* Buying an Existing Business
* Financing a Day Care Center, Beauty/Hair Salon, or Music/Film business
* Funding Sources: Credit Unions, Community Development Financial Institutions, Community Development Entities, Microcredit Funds and Peer-to-Peer Lending

**Financial Institution Data**

**How to use this data. Download the spreadsheets. WARNING: LARGE FILES**

We provide the following data in Word, Excel and .pdf format:

All Banks in the US. (as of 2015) (Name, address, phone, email, website)

All Credit Unions in the US. (as of 2015) (Name, address, phone, email, website)

All Community Development Financial Institutions in the US. (Name, address, phone, email, website)

All Community Development Entities in the US. (Name, address, phone, email, website)

All Microcredit Funds in the US. (Name, address, phone, email, website)

Catalog of Federal Domestic Assistance ALL FEDERAL GRANTS. 70 MB FILE.

**Other documents:**

Templates:

Business Plan

Bank Loan Application

Credit Union Loan Application

Grant Application

Franchise Purchase Application

Ten Page Business Presentation

Detailed Business Presentation

Marketing Plan

Financing/Loan Inquiry Form

Tax Forms

Employer Identification Number (EIN) also known as a Federal Tax Identification Number Application

Federal Income Tax forms: Schedule C.

Partnership Forms

Incorporation Forms

*IRS Publications:*

Publication 583: Starting a Business and Keeping Business Records

Publication 535: Business Expenses

Publication 587: Business Use of Your Home

Publication 463: Travel, Entertainment, Gift, and Car Expenses

Publication 15: Employer's Tax Guide

Form 941: Employer's Quarterly Federal Tax Return

Form 943: Employer's Annual Federal Tax Return for Agriculture Employees

Form 944: Employer’s Annual Federal Tax Return

Form 941: Employer’s Quarterly Federal Tax Return

Form 940: Employer's Annual Federal Unemployment (FUTA) Tax Return

Form W-2 (Blank): Wage and Tax Statement

Form I-9: Employment Eligibility Verification

Form SS-4: Application for Employer Identification Number (PDF)

Form SS-8: Determination of Worker Status (PDF)

Form W-3: Transmittal of Wage and Tax Statements (PDF)

Form W-3C: Transmittal of Corrected Wage and Tax Statements (PDF)

Form W-4: Employee's Withholding Allowance Certificate (PDF)

Form W-4P: Withholding Certificate for Pension or Annuity Payments (PDF)

Form W-5: Earned Income Credit Advance Payment Certificate (PDF)

Form 1040ES: Estimated Tax for Individuals

Form 1040: Schedule H, Household Employment Taxes

Form 1120: U.S. Corporation Income Tax Return

Form 8027: Employer's Annual Information Return of Tip Income and Allocated Tips

Form 8850: Pre-Screening Notice and Certification Request for the Work Opportunity and Welfare-to-Work Credits

**Social Networking Websites and Online forum**

We have established a password protected online forum at Minorityfinance.com. Buyers of the Guide can communicate with each other and share insight into the Women, Minority and Small Business Financing process.

Minority and Women-owned Company Small Business Financing Guide and Workbook, 2010 Edition. 716 pages (including CD-ROM). Introductory Price: $99.00. Order at: <http://www.minorityfinance.com/mfinform1.html>