

<i>Finance, Cash Flow, & Accounting</i>		
Resource Title	How It Benefits You	Website
<i>Finance Basics</i>		
1. Understanding Financial Statements		
Financial Management Worksheets	Format to get you started and strategies for how to use them to take control of your business	http://inventors.about.com/library/bl/toc/blfinancialworksheets.htm
Presenting Small Business Financial Statements to a Lender	Know how to prepare for a loan to maximize your chance of getting one	http://entrepreneurs.about.com/od/financing/a/instatelender.htm
Interpreting the Balance Sheet	Understand how numbers speak about your business	http://entrepreneurs.about.com/od/beyondstartup/a/balancesheet.htm
Interpreting the Income Statement	Monitor your important business survival numbers	http://entrepreneurs.about.com/od/beyondstartup/a/incomestate.htm
Interpreting the Cash Flow Statement	Explains the story of what's going on with your business	http://entrepreneurs.about.com/od/beyondstartup/a/cashflowstate.htm
The Three Primary Types of Financial Capital	Understand different capital terms and links to beginning investor information	http://beginnersinvest.about.com/od/beginnerscorner/a/aa112506a.htm
2. Estimating Your Financial Needs		
How to Calculate Your Breakeven Point	A crucial item to know in business	http://www.entrepreneur.com/money/moneymagement/financialmanagementcolumnistpamnewman/article52102.html
How to Forecast Revenue and Growth		http://www.entrepreneur.com/money/financing/startupfinancingcolumnistasheeshadvani/article7

		6418.html
3. Bootstrapping Your Business		
Bootstrapping Your Startup		http://www.entrepreneur.com/magazine/entrepreneursstartups/magazine/2002/october/55776.html
10 Tips for Successful Bootstrapping		http://www.entrepreneur.com/magazine/entrepreneur/2009/may/201102.html
4. How to Determine Your Business' Worth?		
How Much is this Business Worth?		http://www.entrepreneur.com/growyourbusiness/sellingyourbusiness/article66442.html
Determine Your Company's Worth		http://www.businessweek.com/magazine/content/08_64/s0804042896908.htm
How Much is Your Business Really Worth?	The importance of an up-to-date appraisal	http://smallbusinessreview.com/finance/real-business-worth/
3 Business Valuation Methods		http://sbinfocanada.about.com/od/sellingabusiness/a/bizvaluation.htm
5. Small Business Loans		
The Numbers that Matter	What bankers look for in approving loans	http://www.entrepreneur.com/article/217452
Small Business Administration Financial Assistance	Links to programs for borrowers and lenders	http://www.sba.gov/financialassistance/
Financial Resources for Your Business	Utah government links to financing	http://www.utah.gov/business/starting/financial_starting.html
Utah Microenterprise Loan Fund	Funding for low to moderate incomes	http://www.umlf.com/

Utah Business Lending Corporation	Site for state wide lenders and borrowers	http://utahbusinesslending.com/
SBA Application for Funding	SBA Personal Financial statement used to obtain loans	http://www.utahbusinesslending.com/file/SBA%20APP.PDF
U.S. Government International Financing	U.S. government guide to financing an international business	http://export.gov/finance/eg_main_018097.asp
Salt Lake County CDBG ED Loan Fund	Loan fund targeting the county businesses	http://www.slcoedcr.org/word/2010CDBG-RLFLoanFund.doc
Financing Your Small Business	Resources and training for financing in Utah	http://www.upgrade.slco.org/financing/financingYourBusines.html
Small Business Loans & Grants	FAQ's and links to obtaining financing	http://www.business.gov/financing/
Capital Types and Definitions	Websites for further connecting financially	http://www.businessfinance.com/small-business-loans.htm
Very Interesting Loan Calculator		http://www.tesol.net/scripts/VeryInteresting/veryinteresting.html
GovLoans.gov	Locate the right loan through government assistance	http://www.govloans.gov/
Capital Connection.com	Links to different capital resources	http://www.capital-connection.com/
6. Grants		
Grants.gov	Lists opportunities and guides for obtaining funding	http://www.grants.gov/

	from the government	
Small Business Grants	State links to business grants	http://usgovinfo.about.com/od/smallbusiness/a/stategrants.htm
How to Find Grants		http://www.business.gov/financing/grants/
Utah Government Grants		http://governmentgrant.com/state-grants/utah
Federal Grants	List of different loan programs	http://www.federalgrants.com/small-business-federal-grants.html
7. Creative Financing		
Guides to Raising Money		http://www.entrepreneur.com/money/howtoguide/index.html
Creative Financing	Where to find money in a credit crunch	http://www.entrepreneur.com/magazine/entrepreneursstartups magazine/2009/june/202102.html
Utah Fund of Funds	\$300 million economic development program granting non-traditional capital to Utah entrepreneurs	http://www.utahfundoffunds.com/
Fund Your Business	Financing, bootstrapping, banking, and other ways of raising startup money	http://www.bizinfo library.org/index.cfm?jsessionid=5230d6fc98f5c6fdcff21d40512d3d634112&action=main.category&lngCategoryID=74
8. Finding and Presenting to Investors		
Start Up Competition	Follow the business plan competition and gain insights	http://angelsoft.net/blog/category/events/
Smart Women, Smart Investors	Some simple rules in investing	http://moneywatch.bnet.com/investing/blog/irrational-investor/smart-women-smart-

		investors/1793/
Utah Investors Network	Foreclosure specialists, list of investment properties	http://www.utahinvestors.com/
Wayne Brown Institute	Offers training and education materials for entrepreneurs from high level organizations	http://www.venturecapital.org/
Investors.com	Stock research and education	http://www.investors.com/default.aspx?fromad=1
Make Your Business Loan-Worthy		http://www.mastercard.com/us/business/en/smallbiz/resources/industry/finance-accounting/articles/ul17_loan-worthy.html
Foundation Center	Find funders and information	http://foundationcenter.org
Funding Universe	4 minute elevator pitches to angel investors - learn how to present	http://www.fundingutah.com
University Venture Fund	Top university students run funding programs for up-and-coming businesses	http://www.uventurefund.com/
9. Compensating Team Members and Investors		
Salary.com	Search job compensations for your area	http://www.salary.com
Wage and Hour Laws	Know the legal issues surrounding paychecks	http://www.business.gov/business-law/employment/wages/
How to Compensate Equity		http://www.1000ventures.com/venture_financin

Investors		g/equity investor compensation bybizmove.html
How to Compensate Project Team Members		http://www.brighthub.com/office/project-management/articles/56384.aspx
Determining Employee Compensation		http://www.entrepreneur.com/money/moneymagement/financialmanagementcolumnistpamnewman/article183864.html
Negotiation Tips for Startups	How to work with team members and investors when your business lacks revenue	http://www.entrepreneur.com/money/financing/startupfinancingcolumnistasheeshadvani/article76894.html
10. Financial Terms to Know		
Personal Finance Terms You Should Know	An extremely useful guide to knowing the terms essential to your business	http://www.kiplinger.com/basics/glossary/
The Free Financial Dictionary	Look up terms that seem intimidating or you are not familiar with	http://financial-dictionary.thefreedictionary.com/
Fraud Aid - The Dictionary of Financial Scam Terms	An asset to protect yourself against crooks and business scam artists	http://www.fraudaid.com/dictionary-of-financial-scam-terms/
Common Business and Financial Terms		http://biztaxlaw.about.com/od/commonbusinessterminology/Common Business and Financial Terms.htm
Private Equity and Venture Capital Glossary	Use when working with investors; highly	http://www.venturechoice.com/glossary/

	advantageous for your best interest	
NetMBA Popular Topics	Know and put the time into understanding the most useful terms of every business area	http://www.netmba.com/
11. Creating Capitalization Tables		
Capitalization Table	Understand one of your most useful tools for navigating start up investor relationships	https://www.venturecapitaltools.com/products/captabledetails.aspx
Cap Table Example		http://www.docstoc.com/docs/13153/Venture-Hacks-Cap-Table-Example
Company Cap Table Template		http://www.startupbusiness.com/Templates/ExcelFile/Company_Cap_Table.xls
<i>Financing, Cash Flow, and Accounting</i>		
Inc. Com Money and Finance	Updated articles and resources on handling your financial resources	http://www.inc.com/money-and-finance.com
SmartMoney.com	Be smart with your money to get ahead and protect yourself	http://www.smartmoney.com
Financing a Small Business	Valuable advice and information assets to help you sort through cash flow and financing	http://www.inc.com/financing-a-small-business

Successful Cash Flow Management	Conquer the underlying Achilles heel for many businesses	http://smallbusiness.dnb.com/accounting-reporting/cash-flow-management-cash-statement/737-1.html
How to Better Manage Your Cash Flow	Four critical steps to take in guiding your cash flow	http://www.entrepreneur.com/money/moneymagement/managingcashflow/article66008.html
CNN Money.com	News and advice on money management; how to adapt your cash flow strategy to the economy	http://www.cnnfn.com
Six Steps to a Better Business Budget		http://www.investopedia.com/articles/pf/08/small-business-budget.asp#12863002017052&close
Budgeting for the Small Business		http://www.sba.gov/idc/groups/public/documents/sba_homepage/pub_fm8.pdf
Basic Guide to Financial Management in For-Profits	Covers topics essential to setting up your financial system	http://managementhelp.org/finance/fp_fnce/fp_fnce.htm
Budgeting in Small Business	Basic guide to budgeting and links to more extensive budgeting how-to's	http://www.bizhelp24.com/money/accountancy/budgeting-in-small-business.html
Business Plans for Independent Inventors	How to build a financial management plan	http://inventors.about.com/od/entrepreneur/a/FinancialManage_2.htm
Utah State Tax Commission		http://www.tax.utah.gov/
Small Business Legal Issues	How your legal structuring impacts your taxes	http://articles.bplans.com/category/small-business-legal-issues
5 Year-End Small Business Tax Tips		http://sbinformation.about.com/cs/accounting/a/aa121502a.htm

Tax Strategies		http://www.inc.com/guides/legal/20687.html
Small Business and Self-Employed Tax Center		http://www.irs.gov/businesses/small/index.html
Application for Employer Identification Number		http://www.irs.gov/pub/irs-pdf/fss4.pdf
IRS.gov	Tax information and financial help	http://www.irs.gov
Tax Guide for Small Business		http://www.irs.gov/pub/irs-pdf/p334.pdf
TurboTax	Software for taxes	http://www.turbotax.com