



# Startup Financing

The Bankers Point of View

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# Existence of banks. Why?

- Bank = Intermediary
- Granting credit with someone else's money
- Getting the money back with interest is a duty!
- Credit = **Credere**
- Belief or Trust that the borrowers **risk** can be taken



# Trust by elimination of information unbalance

- **Who** asks to show the money?
- **What** do you need it for?
- Financing plan
- Repayment capacity
- Collateral



Sell your story!



Business Plan

# Making up a business plan: a good investment

- Multifunctional use ...
- ... for yourself in the first place ...
- ... and all your stakeholders
- Systematic approach opens new opportunities and avoids pitfalls
- Look for support and help
- Keep it up to date



# Top Missing Links

- Relevant information on the entrepreneurial story
- Adequate reasoning on repayment capacity - Plan B?
- Explanation to figures used in financial plan
- Proper investment plan