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Examining the

business's

financial

records should

give you an

accurate, or at

least

informative,

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picture of the business's gross revenues, costs, and profit. Look

to buy a business based on the return on investment, not

on the stated price. In other words, what you are really

buying is the annual profit,

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looking for

missed sales

opportunities,

expenses that

could be

streamlined and

other

opportunities to

operate the

company more

profitable than

its current

owner has been

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How to Buy a
Small Business
Have a price for
the business you
want to buy in
your head Think
of it as a
property deal.

Similarly to
when you're
making an offer
on a house, you

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wouldn't blindly

accept the

figure the

vendor wants

regardless,

would you? It's

the same when

buying a

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enter the

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in your head.

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business is less

risky than

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can be a good

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business with

limited funds.

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together with

other investors,

you may be able

to buy a stake

with a

significantly

lower outlay.

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however, that

you'll need a
watertight

partnership

agreement with

the other

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parties.

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aspirations.

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looking, think
about what you
can bring to a
business and
what you'd like
to get back.

List what is
important to
you. Look at

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and what you
ultimately want
to achieve.

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If you buy a
business for
\$100,000 that
was completely
borrowed, you've
done a good job

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at buying a
business with no
money. However,
you also need
working capital
to keep the
business going.
You'll need to
pay rent,
employees,
utilities, etc.
Make sure that
you have some
working capital.

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You can either get that from some of the same sources you used to obtain the money to buy the business or use the business's income and assets to produce the needed capital.

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Insolvent,

making a profit

or not making a

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buy Patents,

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rent them back

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if your need any
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The P/E ratio is

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ratio. And if a
business has a
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