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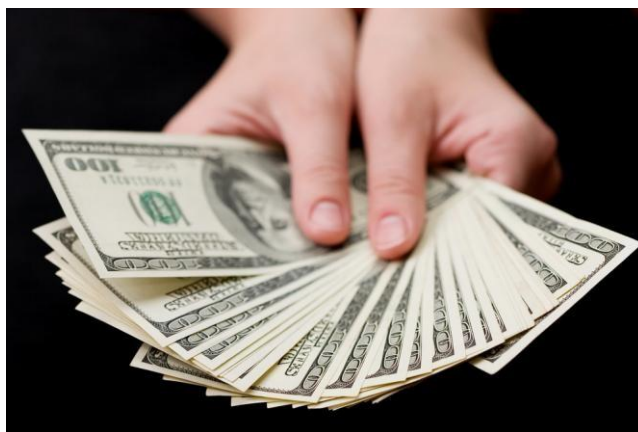


Article:

3 Development Grants, Business Finance & Small Business Insurance Secrets

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Given the current dire straits of the business economy, many business owners are retaining business consultancy firms to source development grants & business finance to help fuel their business growth. These same owners are also employing business consultants to identify savings on their small business insurance. Consultancy helps business growth & business development by developing business ideas & offering business training.

In this first of three segments I will deal with business resources and business loans and discuss how business assets and resources can be used to source business loans for business growth.

Development Grants, Business Finance & Small Business Insurance Secrets For Companies #1: Business

Resources & Business Loans

It is said every business can be judged from its balance sheet which depicts a clear picture of its resources including its assets and its liabilities. It is also important to understand that a successful business leverages its assets wisely to generate resources and reinvests in the business. A business is also known from the quality of assets it creates.

The assets which a business generates over a period of time may be mortgaged to avail business loans, and financial institutions look for tangible assets like real estate, buildings, and inventory etc. to advance credit facilities to businesses. It is therefore necessary for businesses to invest their profits in quality assets and utilise those assets intelligently to raise further finances. This is a cycle which if used effectively, makes Business Resources and Business Loans a useful business philosophy at all times.

It is a well-known fact that the rate of return or the return on capital employed is always higher than the interest rate on loans and funds borrowed from banks and the financial institutions. As the liquidity situation in the world improves, banks and financial institutions are eager to lend, and businesses are in a position to negotiate the lending rates. Lower rates of borrowing eventually translate into higher profitability and higher rate of return on capital employed. A wise entrepreneur can use lower rates of borrowings to his advantage and business growth can be exponential as this cycle continues.

We advise businesses on different business management systems and methods which help business leaders to milk their resources fully to generate cash and redeploy it into the business. Different business consultants and business consultancy firms stress the mortgaging of assets as an effective business finance tool. Business loans therefore play an important role in improving business efficiencies and profitability and business assets can be used as effective tools for business development and growth.

In this second segment I will focus on business ideas grants for small businesses and discuss availing grants for small businesses with great business ideas.

Development Grants, Business Finance & Small Business Insurance Secrets #2: Business Ideas Grants For Small Businesses

Every entrepreneur brings with him many new ideas which are put to use in the enterprise to create value for the customers and stakeholders. It is said an enterprise is all about finding the right business ideas and implementing them through a successful enterprise.

Once the business idea is thought of, the next important step is to get the business financed through different sources. Various government bodies provide business development grants to budding entrepreneurs to attract them towards setting up their enterprises.

Some of these development grants are for business training and for other aspects of business growth and development.

The business ideas which focus on delivering value added services and products in an innovative manner are the most preferred ones for business grants. The theme Business Ideas Grants For Small Business takes a closer look at the business ideas and grants available for setting up small businesses.

In the United States, many state development agencies offer grants to small businesses to start or expand the business. Dr. Mark D. Yates, Business Consultant, is an excellent motivator for small business entrepreneurs and says small enterprises need robust business ideas that can successfully grow the business over a period of time by offering value added products and services to its customers.

While many may argue that it is difficult to bring out products in the categories where there are already established players, it is important to understand that the spirit of an entrepreneur lies in finding out the gap between the needs of the customers and the products currently on offer and filling that gap with the right products.

A good example of innovation in a product can be a solar powered outdoor camera when most of the products available in that use conventional battery cells.

Many business consultants and business consultancy firms provide business training on successfully converting innovative concepts to workable business ideas. Government bodies also encourage budding entrepreneurs through different training programmes to set up innovation driven enterprises. Entrepreneurs need to continuously re-invent themselves to sustain the fast pace of business development and growth.

In this third segment I will focus on the importance of utilising consultancy to help a business organisation protect its assets by ensuring they have adequate insurance and how to get the best out of your insurance company.

Development Grants, Business Finance & Small Business Insurance Secrets #3: Business Insurance & Small Business Insurance

Every business organisation possesses business assets which are vital to its operations. As the business organisation progresses financially and grows in size, it invests in assets which have the tendency to either generate additional income or which can be leveraged to raise capital. Business assets are therefore the vital pillars on which an enterprise rests. In addition to tangible assets, such as real estate, buildings, machinery etc,

intangible assets, such as intellectual capital and knowledge are also crucial and of immense value to a business organisation.

It is therefore important that these assets are rightly protected from various risks so that the business organisation is not subjected to losses in the event of loss or damage to an asset. The most crucial protection to an asset is provided by securing the asset through insurance plans. Business Insurance and Small Business Insurance takes a closer look at some of the important aspects of protecting the assets.

Before insuring an asset, it is necessary that it is valued appropriately and in case the asset has a tendency to appreciate in value, then the appreciated value should also be factored in the valuation at the time of insuring. For small businesses, this is extremely crucial. If the assets are physical in nature, then they need to be insured against perils such as fire, earthquake, floods and other natural calamities.

Many business consultants and business consultancy firms have designed business training courses to address the insurance aspect of business organisations. Insurance companies have also come out with innovative insurance plans that can be customised to the specific needs of business organisations. In addition to the real assets already discussed, other assets, such as inventory and capital equipment (production machinery and office equipment) should also be insured with appropriate insurance covers.

As stated by the International Business Guru, more than anything else, business insurance provides a complete peace of mind to every business owner and business leader and enables them to focus on important business matters like business development and business growth.

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