

Managing Financial Resources and Decisions

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Introduction

Funds are required for the survival and growth of a business enterprise. In order to start up or expand an existing business investment, there is the need to raise the needed funds. This form of cash is usually referred to as business finance. These finances are obtained from a number of sources including internal sources such as savings, and other external sources like bank loans. Decisions on how to manage these finances are critical at this point as there are a lot of implications related to each of these sources. These implications include legal, financial & dilution of control, and bankruptcy.

This paper seeks to identify the various sources of business finance for small- and large-scale businesses. The discussion also involves the assessment of the legal, financial, and dilution of control implications, and bankruptcy underlying these sources. Finally, the paper will cover a case study in which it provides the most appropriate sources of financing for the construction of a highway in Sudan.

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Sources of Business Finance

Sources of business finances can be divided into three categories and they include short-term financing, intermediate financing, and long-term financing (Medina, 1988). The short-term/intermediate sources of finance include leasing, bank overdrafts, trade credits, bank loans, and credit cards, among others. On the other hand, the long-term sources of finance include; government, local authorities & grants, internal capital, retained profits, venture capital, bank loans, debentures, asset sales, and share capital (FAO Corporate Document Repository n.d.).

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