



# How To Buy A Business With Little or No Cash Down!

Harvey L. Gardner

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This book tells the prospective buyer everything they need to know to successfully find and buy a business. It is written especially for the first-time buyer, but is equally helpful for an experienced buyer. The book teaches simple, powerful, and practical techniques that show step-by-step how to find good businesses for sale, how to contact prospective sellers, how to simply and quickly evaluate businesses, how to negotiate favorable terms, how to finance the business with the least money down, how to negotiate owner financing, how to protect yourself from the unknown when structuring contract terms, how to work with a closing attorney, how to close the deal, and much more. It teaches you one question to ask that will tell you know right up front how much income you will earn from any business. You are taught 10 easy-to-follow steps to business ownership. Three case studies are discussed throughout the book in which the author was involved as a principal or as a broker. This book isn't theory. It is based on the author's 30 years of buying, owning, and operating small businesses.

The pros and cons of buying an existing business versus starting a new one or purchasing a franchise are discussed. The authors tells how to quickly and easily discover what your personal income from the business will be, before you waste a lot of time evaluating the deal. The author lists easy evaluation formulas for most types of businesses. He developed his system over the years operating businesses in such diverse fields as retailing, newspapers, insurance agencies, investment management and brokerage, dry cleaning, printing, community newspapers, property management, copying centers, and packing and shipping. His simple, straightforward system will work for any business. This is a guidebook for today's new entrepreneur who wants to never again have to worry about job security because they are successfully employed in a business of their own. The book even has blank forms which can be used in your quest to find the right business.



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