

**College of San Mateo**  
**Official Course Outline**

1. **COURSE ID:** BUS. 173    **TITLE:** Sources of Financing  
**Units:** 3.0 units    **Hours/Semester:** 48.0-54.0 Lecture hours; and 96.0-108.0 Homework hours  
**Method of Grading:** Letter Grade Only  
**Recommended Preparation:**  
    Eligibility for ENGL 100, or Eligibility for ENGL 105
2. **COURSE DESIGNATION:**  
**Degree Credit**  
**Transfer credit:** CSU
3. **COURSE DESCRIPTIONS:**  
**Catalog Description:**  
    Sourcing capital is one of the greatest challenges faced by small or start-up enterprises. Unlocking the process of identifying these sources is key to the success of the enterprise. In this course, students learn about sources of small business financing, and how to effectively pitch a business idea to investors.
4. **STUDENT LEARNING OUTCOME(S) (SLO'S):**  
    Upon successful completion of this course, a student will meet the following outcomes:
  1. Locate sources of small business financing.
  2. Complete a loan application.
  3. Pitch to investors.
5. **SPECIFIC INSTRUCTIONAL OBJECTIVES:**  
    Upon successful completion of this course, a student will be able to:
  1. Locate sources of small business financing.
  2. Complete a loan application.
  3. Pitch to investors.
6. **COURSE CONTENT:**  
**Lecture Content:**
  1. Firm's Characteristics and Sources of Financing
    - Firm's economic potential
    - Company size and maturity
    - Nature of a firm's assets
    - Owner preferences for debt or equity
  2. Debt or equity financing
    - Potential profitability
    - Financial risk
    - Voting control
  3. Sources of early financing
    - Personal savings
    - Friends and family
    - Credit cards
  4. Bank financing
    - Types of loans
    - Understanding a banker's perspective
    - Selecting a banker
    - Negotiating the loan
  5. Business suppliers and asset-based lenders
    - Accounts payable (trade credit)
    - Equipment loans and leases
    - Asset-based lending
  6. Private Equity Investors
    - Business angels
    - Venture capital firms
  7. Government loan programs

- The Small Business Administration
  - State and local government assistance
  - Community-based financial institutions
8. Other sources of capital
- Large corporations
  - Stock sales
  - Crowdfunding

**7. REPRESENTATIVE METHODS OF INSTRUCTION:**

Typical methods of instruction may include:

- A. Lecture
- B. Discussion
- C. Guest Speakers
- D. Other (Specify): Writing projects

**8. REPRESENTATIVE ASSIGNMENTS**

Representative assignments in this course may include, but are not limited to the following:

**Writing Assignments:**

Students will be assigned short papers for this course.

**Reading Assignments:**

Assigned reading based on materials used for this course.

**9. REPRESENTATIVE METHODS OF EVALUATION**

Representative methods of evaluation may include:

- A. Class Participation
- B. Homework
- C. Papers
- D. Written examination

**10. REPRESENTATIVE TEXT(S):**

Possible periodicals include:

- A. . *SBA/SBDC Publications*, Volume 2018

**Origination Date:** October 2019  
**Curriculum Committee Approval Date:** March 2020  
**Effective Term:** Fall 2020  
**Course Originator:** Peter von Bleichert