

# The Ultimate Small Business Funding Cheat Sheet

## Unlock Grants, Loans, and Alternative Funding Sources for Your Business in 2025

### Why This Cheat Sheet Matters

Finding the right funding can make or break your business. This cheat sheet gives you quick, actionable insights into the best funding options available—so you can secure the money you need without the stress.


### 1. Small Business Grants

#### **Free money—no repayment required!**

Grants are competitive but worth the effort. Available from government programs, corporations, and nonprofits, grants are designed to help businesses grow without adding debt.

#### **Top Grant Resources:**

- [Grants.gov](https://www.grants.gov) – Federal grants for various industries
- **SBA Grants** – Small Business Administration offers grants for specific demographics, including women, minorities, and veterans
- **Local Government Grants** – Check your state and city websites for regional opportunities
- **Corporate Grants** – Companies like FedEx, Visa, and Amazon offer grants to small businesses

 **Quick Tip:** Ensure you have a solid business plan and a compelling story that explains how the grant will help your business thrive.

# The Ultimate Small Business Funding Cheat Sheet


## 2. Small Business Administration (SBA) Loans

### Affordable loans with low interest rates

SBA loans are backed by the government, making them easier to qualify for. They're perfect for businesses that need more capital without the high interest rates of traditional loans.

#### Popular SBA Loan Programs:

- **SBA 7(a) Loan:** Up to \$5 million for general business expenses
- **SBA Micro-loan:** Up to \$50,000, ideal for startups and smaller businesses
- **SBA 504 Loan:** Great for purchasing equipment or real estate

 **Quick Tip:** Before applying, prepare your financial statements, business plan, and credit history.


## 3. Business Credit Cards

### Flexible financing with rewards

Business credit cards help manage cash flow while building your business credit profile. Many cards offer rewards like cash back, travel points, and purchase protection.

#### What to Look For:

- Low interest rates or 0% introductory APR offers
- Rewards tailored to your business expenses
- No annual fees when possible

 **Quick Tip:** Use credit cards for short-term financing and pay off balances quickly to avoid interest.

# The Ultimate Small Business Funding Cheat Sheet

## 4. Crowdfunding

### ✓ Raise money directly from supporters

Platforms like **Kickstarter**, **GoFundMe**, and **Indiegogo** allow you to raise funds from people who believe in your business. This is especially effective for product-based businesses.

#### Crowdfunding Types:

- **Rewards-based crowdfunding:** Offer perks in exchange for contributions
- **Equity crowdfunding:** Sell shares of your business to investors

💡 **Quick Tip:** Create a compelling story, use high-quality visuals, and promote your campaign on social media.

## 5. Angel Investors & Venture Capitalists (VCs)

### ✓ Perfect for scaling your business

Angel investors provide capital in exchange for equity or convertible debt, while VCs invest larger amounts through investment firms. Both options are ideal for businesses with high growth potential.


#### Where to Find Investors:

- **AngelList (angel.co):** Connect with angel investors and startup communities
- **Local investor networks:** Many cities have networks supporting local businesses
- **Pitch competitions:** Great for gaining exposure and funding


💡 **Quick Tip:** Be prepared with a growth plan that shows how investors will see a return on their investment.

# The Ultimate Small Business Funding Cheat Sheet

## Pro Tips for Funding Success:

 **Always have a solid business plan.** Investors and grant providers need to see a clear path to success.

 **Keep your financial documents up-to-date.** Accurate records make the application process smoother.

 **Apply to multiple funding sources.** Don't put all your eggs in one basket—diversify your funding options.

## Next Steps: Get Funded Faster!

 **Download our Business Funding Application Checklist** (Coming Soon!)

 **Join our free webinar:** *"How to Secure Small Business Funding in 2025"*

 **Need help applying?** Book a 15-minute consultation with our funding experts.

 **Get the funding you need to grow—without the stress!**