

Running a business is challenging, and the state of your finances can be the difference between closing the doors or expanding your business. Many small businesses struggle with finance, but with some awareness, the numbers don't have to be scary. Whether you are looking for an investor for your start up, trying to turn a profit, or ready to retire, the materials and resources presented here can help small businesses make educated decisions in financing your venture to give your company a competitive edge.

View our related small business guides here: [Tax & Accounting](#), [Business Valuation](#), [Succession Planning](#), [Employee Ownership](#)

You can also receive free professional business advice and free or low-cost training from [your local Small Business Development Center](#)!

Sourcing Capital

Learning the basics of raising capital for your small business and understanding the different sources available to you are important elements of the startup process. Whether you've had some money saved up or are looking to find an investor, take the time to explore which sources of capital are best suited for your business. Getting some knowledge on this sets the foundation to proper use of capital, while eliminating risk of long-term debt, high interest rates, and unattractive [rates of return](#).

- Basics of Financing a Business – [pros and cons](#) of financing strategies
- Funding Your Business – [identifying funding sources for your business](#)
- How to Finance a Startup Business – [strategies for raising capital for a startup](#)

- Financing Options - [examples of small business funding options](#)

Debt

- U.S. Small Business Administration Loan Programs – [assistance on loans guaranteed by](#)

[the SBA including 7\(a\) Loan Program, Microloans, the CDC/504 Loan Program and Disaster Loans](#)

- Debt Financing - [everything you need to know about](#) debt financing
- How to Get a Small Business Loan - [five steps to](#) securing a loan for your small business
- Business Loan from Banks - [tips on how to successfully get a loan and types available](#)
- 12 types of Business Loans - [alternatives to](#) funding a startup

The best way to stay informed and aware of your decision to use debt to finance your firm is educating yourself on the different options available. You should remember the importance of being able to determine which type of debt financing is best suited for your business, and how to properly communicate with financial institutions/ lenders.

Equity

- Equity Financing 101 - [everything you need to know](#) about equity financing

- Equity Financing - [examples of](#) equity available to businesses
- Equity Financing Options - [different types](#) of equity financing options
- Finding Investors - [best practices](#) on how to attract investors

Doing your own [market research](#) to build a [business plan](#) for your startup is necessary as well. Additionally, it is important to examine how to build a [to examine](#) how to build a business model. This should outline your strategy to generate profit based on your funding or to attract potential investors.

Grants

The U.S. SBA's grant programs generally support non-profit organizations, intermediary

lending institutions, and state and local governments in an effort to expand and enhance small business technical assistance and financial assistance. Other federal grant programs generally support non-profit organizations and state/local governments and are not given directly to small businesses. A list of Federal grant programs can be found at [SBA Funding Programs](#).

- U.S. SBA Grants – focused small business grants for [scientific research, community promotion of entrepreneurship, and exporting](#)
- Grants.gov – [database of federally-sponsored grants](#), including grants for small businesses
- [Small Business Innovation Research and Small Business Technology Transfer Programs](#) – grant contracts for early-stage small businesses seeking to commercialize innovative technologies
- How to Apply for Grants – [guidance on](#) how to apply for federal and state grants
- [FedEx](#) Small Business Grant Program
- [IdeaCafe](#) Grant Program

Be mindful of scams offering to help individuals find “free money” through the sale of manuals, workshop or other materials. To avoid these scams, see the [Federal Trade Commission’s consumer advice on investment scams](#).

Business Structures

- Choosing the Right Business Structure - [SBA guide on factors to consider](#) when starting a business.
- Business Structures - [IRS guide to](#) tax considerations based on your legal structure
- How to Choose the Right Business Structure - [breakdown of different options from the U.S. Chamber of Commerce](#)
- Types of Business Entities - [pros, cons, and guidance of](#) different types of business entities
- Legal Structures for Your Business - [considerations for](#) choosing a legal structure

Managing Your Finances

As a business owner, it is important to practice healthy personal financial management as well. Overall credit worthiness plays a significant role in your ability to finance your firm. One of the main key elements in determining your credit worthiness is your [credit score](#). Additionally, learning to separate personal finance from business finance is crucial for avoiding long-term issues and will increase your business' ability to generate profit. Take a look at some articles from [Entrepreneur](#) to learn more on personal finance.

Financial Issues for Small Businesses

- Financial Risk and Uncertainty of Owning a Small Business - [challenges commonly faced](#)
- Challenges in Accounting - [top issues to avoid](#)
- 6 Ways to Manage Cash Flow in Your Small Business - [best practices](#) for cash flow management
- 7 Cash Flow Problems for Small Businesses - [liquidity challenges and solutions](#)
- Cash Flow Challenges - [five common issues](#)

Tips & Guides

- Using [AI for Small Business Accounting](#)

- Tips to Help Reduce Your Business Debt - [seven steps to lower debt](#)
- Cash Flow Tips - [ways to deal with issues](#)
- Bookkeeping Basics for Small Businesses - [tips and best practices](#)
- Reading and Understanding Financial Statements - [guide to common elements](#)
- Financial Statements - [a guide for small business owners](#)

Additional Small Business Resources

Already in business or thinking about starting your own small business? Check out our various small business resources:

- View more small business help topics here: [Small Business Information Center](#)
- View business reports here: [Small Business Snapshots](#)
- View industry-specific research here: [Market Research Links](#)
- View business plans samples here: [Sample Business Plans](#)
- View our small business cybersecurity resources here: [Cybersecurity](#)

Remember, you can also receive free professional business advice and free or low-cost

business training from your [local Small Business Development Center](#)!

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