

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 too scary. Whether you are looking for an investor for your start up, or 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.

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 from a bank and types of loans available](#)
- 12 types of business loans – [alternatives to funding a business 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 business investors](#)

Doing your own [market research](#) to build a [business plan](#) for your start-up is necessary. Additionally, it is important to examine how to build a [business model](#). This should outline your strategy to generate profit that would attract potential investors.

Grants

The 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 and financial assistance. Other federal grant programs generally support non-profit organizations, and state and local governments and are not given directly to small businesses. A list of Federal Grant programs can be found on SBA's web site at: [SBA Funding Programs](#).

- Grants - [SBA's limited 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 - [contracts and grants for early-stage small businesses that are looking to commercialize innovative technologies](#)
- How to Apply for Grants - [guidance on how to apply for federal and state grants](#)
- Grants for Women - [listing of grants awarded to women entrepreneurs](#)
- FedEx Small Business Grant - [grants for small businesses](#)
- IdeaCafe Grant - [grant available for anyone who owns their own business or plans to start one](#)

Unfortunately, some profit of the promise of helping people find "free money" through manuals, workshops and other materials. To find out how to avoid these scams, see the Federal Trade Commission's article about [investment scams](#).

Business Structures

- Choosing the Right Business Structures - [from the SBA, 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 legal business structures 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 - [a guide on business structures and things to consider when choosing a legal structure for your business](#)

Managing Your Finances

Not only should you know how to manage capital when it comes to your business, but it is also important to practice healthy personal financial management as well. Overall credit worthiness plays a huge 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 in 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 by entrepreneurs](#)
- Challenges in Accounting - [top accounting issues to avoid as a small business](#)
- 6 Ways to Manage Cash Flow in Your Small Business - [best practices for cash flow management](#)
- 7 Cash Flow Problems for Small Businesses - [challenges to liquidity for small businesses and possible solutions](#)
- Cash Flow Challenges - [five common issues that small businesses face regarding cash flow](#)

Tips & Guides

- Tips to Help Reduce Your Business's Debt - [seven steps that businesses can take to](#)

[lower their amount of debt](#)

- Cash Flow Tips - [ways to deal with cash flow issues](#)
- Bookkeeping Basics for Small Businesses - [tips and best practices for small business bookkeeping](#)
- Reading and Understanding Financial Statements - [guide to reading and understanding common financial statements](#)
- 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 small business help topics here: [Small Business Information Center](#)
- View more 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](#)
- View our pandemic business resources here: [COVID-19 Publications](#)

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