

Business Funding Roadmap

15+ funding sources and strategies to get capital for your business.

TIER 1: Starter Funding (No Revenue Required)

- Personal savings and bootstrapping
- Friends and family investments
- 0% APR business credit cards
- Microloans (under \$50K)

TIER 2: Early Stage (\$10K-\$100K)

- SBA Microloans
- Business lines of credit
- Equipment financing
- Invoice factoring

TIER 3: Growth Stage (\$100K-\$500K)

- SBA 7(a) loans
- Term loans from banks
- Revenue-based financing
- Angel investors

TIER 4: Scale (\$500K+)

- SBA 504 loans
- Venture capital
- Private equity
- Traditional bank loans

GRANTS (Free Money)

- SBIR/STTR for tech companies
- State economic development grants
- Minority business grants
- Women-owned business grants

Credit Stacking Strategy

1. Build personal credit to 700+
2. Apply for 3-5 business cards same day
3. Request credit limit increases at 6 months
4. Total potential: \$50K-\$150K at 0% APR