

Finance and Financing Your Small Business

Running a business is challenging, and the state of your finances can be the difference between closing the doors or opening a new location. Many small businesses struggle with finance, but with some awareness, the numbers don't have to be too scary. Whether you are just starting up, trying to turn a profit, want to buy an existing business 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

- [Sources of Capital](#) – examples and descriptions of different sources of capital for business owners
- [Business Financing Problems](#) – common financing issues that businesses face
- [Capital Sourcing Available](#) – descriptions of the different types of funding available to companies
- [Financing Options](#) – examples of financing options, their requirements and basic terms
- [Small Business Financing & Credit](#) – articles from Allbusiness.com
- [Financing Your Business](#) – articles from Entrepreneur.com

Debt

- [Loans](#) – assistance on loans guaranteed by the SBA including 7(a) Loan Program, Microloans, the CDC/504 Loan Program and Disaster Loans
- [Small Business Loans](#) – breakdown of loans available to small businesses
- [Debt Financing](#) – everything you need to know about debt financing
- [Basics of Debt Financing](#) – a complete breakdown of debt financing

Equity

- [Equity Financing](#) - examples of equity available to businesses
- [Equity Financing Options](#) - different types of equity financing options
- [Equity Financing 101](#) - everything you need to know about equity financing

Grants

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 Federal Grant Resources](#).

- [Grants](#) – help from the SBA on getting grants
- [Grants.gov](#) – database of federally sponsored grants, including grants for small businesses
- [Rural Business Development Grants](#) – program available to businesses operating in rural areas, with a population under 50,000
- [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
- [Growth Grants](#) – grants awarded to any small business owner who is a National Association for the Self Employed member and can demonstrate a specific need for the money
- [FedEx Small Business Grant](#) – business 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 [wealth building scams](#).

Business Structure

- [Business Structures](#) – IRS guide to taxes depending on your legal structure
- [Choosing the Right Business Structure](#) – from the SBA, factors to consider when starting a business by the SBA
- [How to Choose the Right Business Structure](#) – breakdown of different legal business structures from the US Chamber of Commerce
- [Legal Structures for Your Business](#) – a guide on business structures and things to consider when choosing a legal structure for your business
- [Types of Business Entities](#) – pros, cons, and guidance of different types of business entities
- [Business Structure Articles](#) – business structure articles from Fit Small Business

Managing Your Finances

Tips & Guides

- [Tips to Help Reduce Your Business's Debt](#) – seven steps that businesses can take to lower their amount of debt
- [Managing Small Business Finances](#) – complete guide to managing your businesses finances
- [Organize Your Finances](#) – tips on how to better organize your businesses finances
- [Business Finance Tips](#) – tips for better financial management
- [Money Management Tips](#) – everyday tips for better money management

Issues for Small Businesses

- [Challenges Small Businesses Face](#) – top accounting issues to avoid as a small business
- [Small Business Financial Challenges](#) – financial challenges that small businesses face, and how to alleviate them
- [Cash Flow Challenges](#) – four common issues that small businesses face regarding cash flow
- [Common Finance Problems](#) – common financial problems that businesses should avoid
- [Financial Problems](#) – financial challenges commonly faced by entrepreneurs

Buying or Selling a Business

Buying a Business

- [Buy an existing business](#) – from the SBA, considerations on buying or franchising a business
- [How to Buy a Business](#) – what to know before buying a business
- [Tips for Buying a Business](#) – tips that help when buying a business
- [Learn How to Buy a Business](#) – different things to consider when buying a business
- [Steps to Buying a Business](#) – steps to take to officially buy a business
- [Mistakes When Buying a Business](#) – mistakes to avoid when buying a business

Selling a Business

- [How to Sell a Business](#) – complete guide to selling a business
- [How to Sell a Business](#) – questions and answers about the process of selling a business
- [Selling a Small Business](#) – a step-by-step guide to selling your small business
- [Mistakes to Avoid When Selling Your Small Business](#) – common mistakes to avoid when selling your small business
- [What to Know Before Selling a Business](#) – factors to consider before selling a business

Checklists

- [Due Diligence Checklist](#) – what to know before you buy a business
- [Checklist for Selling a Small Business](#) – items to consider when preparing your business for sale
- [Acquisition Due Diligence Checklist](#) – a general list of items to investigate as part of an acquisition analysis
- [Mergers and Acquisitions Due Diligence Checklist](#) – 20 items to address when starting or purchasing

Valuation

- [Business Valuation Methods](#) – different methods to use to value businesses
- [3 Business Valuation Methods](#) – how to determine what your business is worth
- [When Do You Need a Business Valuation](#) – a breakdown of business valuations, and when to use them properly
- [How to Use a Business Valuation](#) – what to consider when getting a valuation, and how to use it

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](#)

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