

Comparison of Financing Options			
Financing Option	Advantages	Disadvantages	Best For
Bootstrapping	Full control, no debt	Slow growth, limited capital	Early-stage startups with limited needs
Small Business Loans	Lower interest rates (usually)	Hard to qualify for, requires collateral	Established businesses with good credit
SBA Loans	Government guarantee, easier to qualify for	Lots of paperwork, slower approval times	Small businesses that don't qualify for traditional loans
Lines of Credit	Flexible, good for managing cash flow	Variable interest rates, easy to overspend	Businesses with fluctuating cash flow
Microloans	Easier to get approved than traditional loans	Smaller loan amounts	Startups and small businesses needing small amounts of capital
Asset-Based Lending	Easier to get approved if you have valuable assets	Risk of losing assets if you can't repay the loan	Businesses with significant assets
Angel Investors	Mentorship, expertise, network	Give up some control of your company	Early-stage startups with high growth potential
Venture Capital	Large amounts of capital, strategic guidance	Give up a significant amount of control, high pressure for returns	High-growth startups with large capital needs
Crowdfunding	Market validation, community building	Requires a lot of marketing effort	Startups with a strong community and a compelling product
Grants	Free money, no repayment required	Competitive application process, specific eligibility requirements	Non-profits, research projects, and businesses meeting specific criteria
Revenue-Based Financing	Flexible repayment terms	Can be expensive	Businesses with predictable revenue streams
Peer-to-Peer Lending	Easier to get approved than traditional loans	Higher interest rates	Businesses that have been turned down for traditional loans

Finding Money A Businessmans Guide To Sources Of Financing

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