



Business Funding Options for Non-VC Backed Small Businesses*

Business Stage	Typical Funding Amount	Funding Options	Description
Pre-Launch Stage Sales: \$0 - \$5000	\$0 – \$10,000 (Indirect Value)	• Professional Development• Pay Increase• Bonuses• Free Services• Severance• Subscriptions• Research• Cash Flow from Operations	Maximizing on-the-job benefits and income opportunities to secure expertise, credentials, and build a personal or business brand before launching.
Emerging/Startup Sales \$5000 - \$100,000	\$0 – \$25,000	• Personal Savings• Friends & Family Loans• Crowdfunding (Rewards-Based)• Local Business Grants• Pre-Orders• Barter• Business Credit Card• Pitch Competitions• Free Services• Customer Funding• Cash Flow from Operations	Initial funding to test ideas, create prototypes, or conduct market validation. Free services should be used on a limited basis and vetted for quality.
Startup Stage Sales \$100,000 - \$500,000	\$10,000 – \$100,000	• Loans• Community Development Financial Institutions (CDFIs)• Local Bank Loans• SBA Microloan Program• Crowdfunding (Equity or Debt-Based)• Cash Flow from Operations	Used to launch operations, purchase equipment, or cover early marketing expenses.
Early Growth Stage Sales \$500,000 - \$3 Million	\$50,000 – \$500,000	• SBA 7(a) Loans• Business Lines of Credit• Equipment Financing• Invoice Factoring• Revenue-Based Financing• Trade Credit• Leases• Cash Flow from Operations	Supports hiring, inventory expansion, and scaling production or services.
Established Business Stage	\$100,000 – \$2 million	• Traditional Bank Loans• Asset-Based Lending• Community Bank Financing• State or Regional Economic Development Programs• Leases• Cash Flow from Operations	Funds business expansion, new locations, or major equipment purchases.
Expansion Stage	\$250,000 – \$5 million	• Commercial Real Estate Loans• Business Acquisition Loans• Strategic Partnerships• Private Lenders• Government-Backed Loan Programs• Leases• Cash Flow from Operations	Used for acquisitions, large-scale growth, or entering new markets.
Mature Stage	Varies	• Refinancing or Debt Restructuring• Mezzanine Financing• Employee Stock Ownership Plans (ESOPs)• Succession or Buyout Financing• Leases• Cash Flow from Operations	Supports long-term stability, ownership transitions, or exit planning.

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Notes

- Non-VC backed small businesses often rely on debt, grants, and community-based funding rather than equity investment.
- Building strong credit and maintaining consistent cash flow improves access to favorable loan terms.
- Local and government programs can provide valuable non-dilutive funding opportunities.
- Cash flow from operations remains a critical and sustainable funding source across all stages of business growth.
- Leases can help preserve cash flow by spreading out equipment or property costs over time.

*** General guidelines only as every business is unique. It is essential to seek the advice of a professional business financial advisor to guide your funding decisions.**