

BUSINESS FINANCE

Business finance includes investing, business credit, business banking, grants, and crowdfunding.

Properly structured finances for your business is essential. As you generate money you need a plan to properly allocate, manage, and grow your income.

Pro TIP: If you have a personal credit score of at least 700, you are able to gain access to business credit lines within the first 6 months of starting your business upto \$175k

BUSINESS BANKING

Every Business Needs A Bank Account. Business Banking is an important component to a properly structured business and making it easier to obtain business credit.

If you are ready to start your business or open a business bank account the general rule is a Credit Union is best. Particularly Navy Federal, the added benefit is that banking with them also supports our Troops.

However, your bank choice should be dependant on you personal credit scores and the banks credit award process to increase your chances of funding. We can help you select the bank that will fund your dream!

BUSINESS CREDIT

Business Credit is the way to freedom. If you want to start a business with no money, business credit is one way to do it.

Business credit differs from personal credit in a few key ways. First business credit does not penalize you for using your credit, they reward you as long as you pay ontime.

You can create as many businesses and subsequent business accounts as you like. This seems like forgiveness. Trump files bankruptcy on his business and survives, ordinary people file bankruptcy on their personal credit and rebuild from the ground. This is the only reason to be like Trump.

Pro TIP: Use business credit to build out your idea.

CROWD FUNDING

Crowd funding is the process of collecting money for your idea from those willing to contribute. Crowd funding is Tax Free for the first 1 million dollars raised!

Crowd fund to raise money for your business.

If you are ready to take action and you need money to make it happen, here is a way to do it!

Say you need \$10k. Ask 100 people for \$100 dollars, or 1000 people for \$10 dollars. It doesn't matter how you do it just get creative. it is tax free!

GRANTS

A grant is money provided to a business without the need to pay it back. Grants are provided by various state, federal, and private organizations to help your business accomplish a mission they support.

Applying for grants can be intimidating but they should not be. We recommend every business owner take a grant writing class to build confidence in the process.

Why wait for the funds to pay someone? Do it your self and save money. But if you have the means to pay and have it done professionally, then Time is always more valueable than money!