



## Understand the Funding Cycle

Businesses need to consistently evaluate where their business is at, what finance options are available and how it can support their needs. Here, we provide a high level overview of what to consider.

### What stage is your business at?

- Pre-start – unregistered
- Pre-trading/pre-profit – registered
- Start-up: Profitable and growing (0-3 years)
- Established and growing (3+ years)
- Established and stable (3+ years)
- Established but stressed (3+ years)

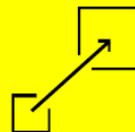


### What option do you take? And what does your business look like with the chosen finance in place?



### What are the key priorities, challenges and opportunities facing your business?

- Initial funding
- Innovate new product/service/brand
- Sales growth
- Expand into new markets
- Expand internationally
- Invest in property purchase/development
- Refinance/reduce cost of borrowing
- Capital restructuring
- Improve cash position
- Acquisition plans



### What equity options are available?

- Seed finance
- Angel finance
- Equity crowdfunding
- Venture capital
- Corporate venture capital
- Private equity



### What debt options are available?

- Start-up loan
- Overdraft
- Bank loan/bond
- Peer-to-peer lending
- Asset-based finance
- Leasing or hire purchase
- Export or trade finance
- Growth finance



### What finance options have you considered?

