

FUND

HER

FUTURE

MONEY MOVES FOR WOMEN
WHO MEAN BUSINESS

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Overview of the Funding Landscape for Women-Owned Businesses

Hey Boss Ladies!

Navigating the business funding maze can sometimes feel like running an obstacle course in high heels—challenging, but hey, you're made for this! Despite a growing number of businesses powered by incredible women like yourselves, it's no secret that there are still some pretty big funding gaps to leap over. This book is about unpacking the current funding landscape, dishing out the real scoop on the challenges and the opportunities tailor-made for women entrepreneurs.

The Current State of Funding: What's the Deal?

So, here's the lowdown: women-owned businesses are totally rocking the small business sector. But when it comes to bagging that funding, there are a few sticky points:

- Getting the Short End of the Stick: Typically, women snag less funding than men. This pinch is felt in equity financing from those big-shot venture capitalists and debt financing from traditional banks.
- The Rejection Blues: More often than not, women face higher rejection rates for business loans. Whether it's a conservative old bank or your friendly neighborhood lender, this trend seems to hold strong.

Where's the Money?

Knowing where to look can be half the battle won. Let's break down the treasure map to finding that gold:



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- Traditional Bank Loans: Good old banks—hard nuts to crack but worth a shot. Arm yourself with a killer business plan and spotless financial records to charm the socks off those bank managers.
- Venture Capital and Angel Investors: Though it's a bit of a boy's club, the tides are turning. More VC funds and angel investors are waking up to the magic of investing in women-led startups. Time to network and find those who get your vision!
- Government Grants and Loans: Uncle Sam's got your back! Check out programs like those from the Small Business Administration (SBA), designed to boost women's business prowess.
- Crowdfunding: Skip the gender bias and go straight to your audience with platforms like Kickstarter and Indiegogo. It's your stage—shine bright!
- Microloans: Microloans are perfect for smaller needs that pack a big punch. These gems often aim to uplift underserved entrepreneurs, including visionary women like you.

Overcoming Challenges: Game Plan for Success

Securing that funding isn't just about having an ace business idea—it's about strategy and making bold moves:

- Forge Powerful Networks: The right connections can open grand doors. Tap into networks and incubators that focus on boosting women entrepreneurs.
- Boost Your Financial IQ: Knowledge is power, ladies. Sharpen your financial literacy by diving into workshops and training sessions.
- Craft Winning Proposals: Whether it's for a loan, a grant, or that big investor pitch, your proposal should sing your praises loud and clear. Make it count!



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Looking Ahead: Brighter Days and Bigger Wins

The landscape is shifting, with more eyes opening to the funding disparity and more voices advocating for change. The success of numerous women-led businesses is smashing old stereotypes and inspiring more investment in femme-fueled ventures. It's your time to thrive!



The Magic of External Funding: Growing Your Business the Boss Babe Way

Why External Funding? Let's Dive In!

Hey there, incredible female entrepreneurs running cute businesses that aren't yet huge (we're talking under \$250k in revenue). Securing external funding isn't just a fancy step toward growing your business—it's the giant leap that might just set the stage for your future empire.

Why? Because it's all about turning those business dreams into big, beautiful realities, especially when you've got unique hurdles to clear.

Power Up Your Business Engine

Think of external funding as your business's superfood. It powers up every corner of your venture:

- Amp Up the Volume: Need new gadgets, a bigger team, or an upgrade to your space? Funding helps you scale up so you can say yes to more customers and bigger orders without a hitch.
- Innovate Like a Pro: Got ideas? Funding is like rocket fuel for your creativity. Invest in R&D and watch as you roll out products that keep you ahead of the curve.
- Go Big or Go Home: Why stay local when you can go global? Use those funds to spread the word, enter new markets, or set up an online shop that sells while you sleep.



Boost Your Business Rep

Landing that funding isn't just about cash—it's a gold star on your business's reputation:

- Street Cred: Securing cash from the big names or trusted institutions? It's like a high-five from the business world, making you look good to customers and potential partners.
- The Right Crowd: Investors often don't come alone. They bring a swanky circle of contacts and opportunities that can be game changers for your business growth.

Smash Those Glass Ceilings

Here's where it gets real for women entrepreneurs:

- Level the Playing Field: With funding, you can arm-wrestle on equal footing in industries where men usually take the lead. Show them how it's done!
- Change the Narrative: Every time a woman entrepreneur nails it with external funding, it chips away at those old, dusty stereotypes about what women can achieve in business.

Plan for the Marathon, Not Just the Sprint

Funding is the boost that helps you think long-term and build a business that lasts:

- Safety Net: Extra cash means you can handle ups and downs without a sweat. Think of it as your business's emergency fund.
- Invest Smart: This is your chance to beef up your tech, team up with industry experts, or refine your operations. Invest wisely, and watch your business grow strong and steady.



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Wrapping It Up: Change the Game

Securing external funding is a total game-changer, especially for women-owned businesses tackling unique challenges. It's not just about getting a quick cash boost—it's about setting your business up for long-term success and breaking through barriers. So, gear up, get informed, and get ready to take your business to the heights you've dreamed of!



Let's Talk Money: The Real Deal on Funding Disparities Between Male and Female Entrepreneurs

Why Is It So Tough?

Hello, powerhouse women entrepreneurs! Ever feel like the road to funding is a steep climb? Well, you're not imagining it. While entrepreneurship is challenging for anyone, women often face higher hurdles, making it tougher to grow as fast as their male counterparts. It's not just talk—there's a boatload of stats that back up this frustrating reality.

Peeking Behind the Curtain: Understanding the Funding Gap

So, what's the scoop? Despite women owning about 42% of all businesses in the USA, they only snag about 4% of the total bucks handed out in small business loans. Yup, just 4%! And when it comes to venture capital, the news isn't much better. Though businesses led by women tend to rake in more dough per dollar invested, they received a measly 2% of total VC funds in 2022 (and only about 15% of all VC check-writers are women). Clearly, the playing field isn't as level as it should be.

What's Tripping Us Up?

Several sneaky culprits are widening this funding gap:

- Networking Challenges: Often, the big funding gates are kept by networks dominated by men, making it tough for women to get their foot in the door.
- Stereotype Central: There's a stubborn bias that paints women-led businesses as small-scale or 'just a side hustle'—not the stuff unicorns are made of.



- Risk Aversion Myth: Ever heard that women are too cautious? Yeah, that myth sometimes leads investors to think women won't shoot for the moon, impacting the questions they face and the funding they get.
- Pitching Double Standards: Studies show that women get grilled about what could go wrong, while men get to dream about what could go right during pitches. Talk about a downer, right?

The Plastic Safety Net: Credit Cards

With traditional funding tough to crack, many women turn to plastic. Credit cards are more accessible but come with a sting in their tail—high-interest rates. It's a band-aid solution to a more significant issue.

The Ripple Effect: Why This Matters

The impact of these disparities isn't just about fewer women at the top—it affects us all:

- Stunted Growth: With fewer funds, women's businesses may not reach their full potential, cutting down on what could be significant economic contributions.
- Broader Economic Woes: Less funding for women means less job creation and less diversity in the marketplace, which isn't good for anyone.

Bridging the Gap: How We Turn the Tide

Change won't happen overnight, but there are concrete steps we can take to level the playing field:



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- Educate Investors: Shine a light on those pesky implicit biases and champion the benefits of investing in diverse businesses.
- Network Like a Boss: More mentorships, more women-focused business accelerators, more networking—let's get women where the decisions are made.
- Policy Power: Pushing for policies that open up more funds for women can reshape the funding landscape. Think government grants and loan guarantees specifically aimed at empowering women in business.

Wrapping It Up: Turning Insights into Action

While the funding gap is a tough nut to crack, understanding these challenges is the first step toward dismantling them. By recognizing the biases, building stronger networks, and pushing for fair policies, we can begin to create a more inclusive and equitable entrepreneurial world. So let's roll up our sleeves and get to it!



Finding Your Financial Fit: A Fun Guide to Diverse Funding Sources

Why Variety is the Spice of Funding

Hello, dynamic women entrepreneurs! Ready to fuel your business dreams? Understanding the smorgasbord of funding options available can be like finding the perfect pair of shoes—there's one for every occasion, but finding the right fit is key. This chapter is all about unpacking these options, weighing their pros and cons, and helping you pick the best match for your business goals. Let's dive in and explore your funding wardrobe!

A Closer Look at Your Funding Options

- Traditional Bank Loans: The old faithful of funding, banks can offer you term loans, lines of credit, and SBA-backed goodies. It's like the classic black dress—reliable but requires a good credit score and some collateral.
- Angel Investors: Imagine a business fairy godmother. These folks provide capital for startups, usually in exchange for convertible debt or a piece of the equity pie. They're great for mentorship and networking, too!
- Venture Capital: For those ready to play in the big leagues, VCs bring in the big bucks for high-growth potential startups in exchange for equity. Think of it as an intense workout for your business—high effort, but potentially huge gains.
- Crowdfunding: This is the potluck of funding. Platforms like Kickstarter let you raise small amounts from lots of people, often in exchange for perks. No equity loss, but it's a hit-or-miss scenario that demands a compelling pitch.



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- Grants: Free money alert! Whether from governments or foundations, grants are funds you don't have to pay back, typically for specific projects. It's like a scholarship for your business.
- Business Profits: Bootstrapping by reinvesting your earnings back into the business means you keep total control. Slow and steady funding that keeps you in the driver's seat.
- Private Money Lenders: These are the high-interest emergency funds of the business world. Faster and less fussy about credit scores, but watch out for those interest rates and terms.

Pros and Cons—What Fits Best for You?

- Bank Loans: Pros: Lower interest rates, boosts creditworthiness. Cons: Collateral needed, tough paperwork.
- Angel Investors: Pros: Mentorship and network access. Cons: Possible loss of control, equity stakes.
- Venture Capital: Pros: Big money and expertise. Cons: High expectations, significant equity sacrifice.
- Crowdfunding: Pros: Broad exposure, creative freedom. Cons: Uncertain success, intense effort required.
- Grants: Pros: No repayment worries. Cons: Rigid eligibility, competitive application process.
- Business Profits: Pros: Full control, no debts. Cons: Growth limited by your profit margins.
- Private Lenders: Pros: Quick cash access. Cons: High costs, potential unfavorable terms.

Picking the Perfect Funding Match

- Assess Your Business Stage: Are you a fledgling startup or looking to scale? Match your stage to the funding type.



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- Equity Considerations: How much of your business are you willing to share? More equity can mean more funds but less control.
- Cost of Funding: Weigh the long-term costs of each funding type against the potential benefits.
- Eligibility Check: Make sure you meet the criteria before you fall in love with a funding option.
- Goal Alignment: Ensure the funding source vibes with your business's long-term vision and goals.

Conclusion: Smart Funding Choices Propel Growth

Navigating the funding landscape can feel like a complex dance, but understanding the steps helps you move gracefully towards your growth goals. By evaluating each funding type like trying on a new outfit, you ensure that your final choice not only fits perfectly but also enhances your business's style and substance. Let's make your funding journey as exciting as your business dream!



Navigating Your Financial Seascape: A No-Stress Guide for Savvy Women Entrepreneurs

Why Your Financial Savvy Matters

Hello, brilliant business mavens! If you're gearing up to grab some external funding, getting cozy with your financial landscape is like grabbing the GPS before a road trip. This chapter isn't just a bunch of numbers and accounting jargon. Think of it as your treasure map, guiding you to assess the health of your business finances, charm investors with sexy metrics, and whip up a financial report that's as compelling as your business pitch.

Checking Under the Financial Hood

First up, let's get diagnostic:

- Decode Your Financial Statements: Whip out your balance sheet, income statement, and cash flow statement. These aren't just papers; they're your financial selfie, showing what you own, owe, and how cash sashays in and out of your business.
- Profit Margins: Are you making money or just spinning your wheels? Crunch those numbers to find out how much cash you're actually pocketing after all the bills are paid.
- Cash Flow: This is the rhythm of your business heartbeat. Positive cash flow? Your business is inhaling more than exhaling, which is always a good sign.

What Do You Really Need the Money For?

Before you start winking at investors, you've got to know what you're asking for:

- Check Your Financial Pulse: Revisit those financial docs and really get to know them. Where can you improve? What's going great?



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- Dream Big, Plan Bigger: What will bringing those big dreams to life cost? Whether hiring new talent, beefing up your marketing, or buying snazzy new equipment, put a price tag on your ambitions.
- Goal Setting: Set SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound) that don't just look good on paper but actually make sense for your business's growth trajectory.

What Are Investors Digging For?

Investors aren't just handing out money—they want to know what's in it for them:

- EBITDA: Sounds fancy, but it's just telling investors how profitable you are before the taxman and banks take their cut. (Earnings Before Interest, Taxes, Depreciation, and Amortization)
- ROI: The classic. How much bang for their buck can investors expect? Show them the money! (Return on Investment)
- Debt-to-Equity Ratio: Are you playing it safe or riding the debt wave? This ratio tells investors how you balance borrowing with what you already own.
- CAC and LTV: How much do you spend to snag a customer, and how much will they spend over time? These figures are your marketing report card. (Customer Acquisition Cost (CAC) and Lifetime Value (LTV))

Crafting a Financial Report That Tells Your Story

Roll out the red carpet for your financial report because it's showtime:

- Executive Summary: Set the stage with a snapshot of what your business does, who you do it for, and why investors should care.
- Financial Statements: Lay it all out—the good, the bad, and the nitty-gritty.

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- Financial Analysis: Dive deeper into what those numbers really mean. Spot trends, peaks, and valleys, and explain them without the jargon.
- Projections and Forecasts: Paint a picture of the future grounded in solid factual assumptions. Show investors the growth trajectory they're buying into.
- Risk Analysis: Every business has its dragons. Show that you're not just brave but also wise about slaying them.

Conclusion: Financial Fluency is Your Superpower

Understanding your financial landscape goes beyond crunching numbers. It's about weaving a story that combines past, present, and future, turning raw data into a compelling narrative. Armed with this knowledge, you're not just chasing investors but inviting them on an exciting growth journey. So, strap in, lady—let's make those numbers sing!



Building Strong Financial Records: Your Business's Financial Fitness Plan

Why Keeping Spotless Financial Records is Like Having a Superpower

Hey there, savvy business owners! Keeping tight, transparent financial records isn't just about staying on the right side of the law—it's your secret weapon in the quest for funding. Think of it as the financial equivalent of a well-organized closet. Everything is exactly where you need it, when you need it, making your business look pretty darn impressive to anyone taking a peek inside.

Getting Your Financial Ducks in a Row

Let's dive into how you can keep your financial records as neat as your favorite bookshelf:

- Master the Basics: First up, know your main characters—the balance sheet, income statement, cash flow statement, and those pesky tax returns. Each tells a part of your business's financial story, so understanding them is key to your plot.
- Stay Updated: Keep those records fresh and updated. This isn't just about dotting the i's and crossing the t's; it's about having a real-time snapshot of your business's health that you can show off at any moment.
- Embrace Technology: Let's make life easier with some tech magic. Accounting software like QuickBooks, FreshBooks, or Xero can be your best friends, automating the mundane and keeping everything tickety-boo.



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- Enlist the Experts: Sometimes, you need a superhero sidekick. Hiring a professional accountant can ensure your records are flawless and compliant, giving you more time to focus on world domination (or just running your business).
- Track Everything: Every penny should tell a story. Document every transaction with the meticulousness of a librarian. Date them, describe them, and make sure every entry supports your business narrative.
- Reconcile Like a Boss: Regularly check that your bank accounts and records are singing from the same hymn sheet. This helps catch any gremlins before they cause trouble.

Why Your Financial Records Are Basically Catnip for Investors

Strong financials do more than just keep your business running smoothly—they make it irresistibly attractive to investors:

- Show Off Your Financial Health: Like a glowing health report, clear financial records show that your business is fit, thriving, and ready for action.
- Back Up Your Business Valuation: When you tell investors your business is worth their attention (and money), your meticulous records are there to do the heavy lifting.
- Build Trust and Transparency: Investors love nothing more than a clear view into your business. Accurate records show you're open, honest, and serious about success.
- Forecast Like a Fortune Teller: Solid records let you predict future financial trends with confidence, giving potential investors a sneak peek into what's coming next.
- Keep Compliance on Point: Stay on top of regulatory requirements with ease, ensuring you're always ready to seize new opportunities without any compliance headaches.



Conclusion: The Game-Changing Magic of Killer Record-Keeping

For women entrepreneurs, especially those facing extra scrutiny, having ironclad financial records isn't just helpful—it's essential. It levels the playing field and opens doors to funding opportunities that can catapult your business to new heights. So, treat your financial records like the crown jewels: keep them safe and shiny, and use them to empower your business's future.



Crafting a Compelling Business Plan: Your Business's Recipe for Success

Why You Absolutely Need a Stellar Business Plan

Hey there, fabulous founder! Think of your business plan as your road map to startup stardom—a must-have that shows where you're headed and how you'll get there. But it's not just any map; it's the one that gets your business from 'here' to 'wow.' Especially for you, the savvy woman entrepreneur, this plan is your secret weapon to wow investors who might not see your superhero cape.

Creating a Business Plan That's as Awesome as You Are

Here's how you can craft a business plan that'll make investors sit up and take notice:

- Executive Summary: Picture this as your business's elevator pitch, but on paper. Nail this, and you'll hook investors right from the get-go. Summarize your business's who, what, where, and why, and sprinkle in some financial highlights to sweeten the pot.
- Company Description: Here's your chance to gush about your business. What's the big problem you're solving? How are you making your customers' lives better? Shine a spotlight on what sets you apart from the crowd.
- Market Analysis: Throw on your detective hat and present the nitty-gritty of your industry. Who are you up against, and where do you fit in? Use data like a pro to back up your insights and show off how well you know your playground.
- Organization and Management: Who's your dream team? Outline your company's structure and introduce your key players. Highlight how their superpowers will help propel your business forward.



- Service or Product Line: Dive deep into what you're selling. What are the bells and whistles of your products or services? Explain why customers should choose you and how you keep them coming back for more.
- Marketing and Sales Strategy: How will you attract and keep your dear customers? Detail your master plan for winning hearts and wallets, and define what makes your approach unique.
- Funding Request: Time to talk numbers. How much moolah do you need to make your dreams come true? Be clear about how much funding you need now and what you might need down the road.
- Financial Projections: Bring out your crystal ball and forecast your financial future. Charts and graphs are your friends here, helping you paint a picture of what economic success looks like.
- Appendix: Think of this as the kitchen drawer where you stash all the extra goodies—resumes, patents, or legal documents. Anything that adds credibility to your story belongs here.

Why This Plan Rocks for Funding

- Shows You're Serious: A slick business plan proves you're not just all talk—you've got the game plan to back it up.
- Builds Trust: When investors can see your road map, it builds confidence that you're the right bet.
- Opens Doors: Often, just having a polished business plan opens investors' wallets. It's your key to the funding kingdom.

Tailoring Your Plan for the Female Entrepreneurial Edge

- Lead with Leadership: Emphasize your unique leadership style and successes. Show how your perspective as a woman entrepreneur makes your business a standout.



- Highlight Social Impact: If your business helps lift up other women or serves the community, make that a centerpiece. Many investors love supporting companies that do good.
- Stress Innovation and Niche Expertise: Got a cool niche or a fresh innovation? Make sure it shines—investors are always on the lookout for the next big thing.
- Demonstrate Resilience: Share stories of how you've pivoted or persevered through tough times. It's not just about surviving; it's about thriving.

Conclusion: The Art of the Business Plan

Crafting your business plan isn't just a formality—it's your chance to show off your business's potential and your savvy as an entrepreneur. It's about weaving a narrative that's so compelling it turns interest into investment. So, put your heart into it, let your business's personality shine, and get ready to take the business world by storm!



Schmoozing 101: How to Win Friends and Influence Investors

Why Networking is Your Secret Sauce

Hey there, enterprising ladies! Got a killer business idea? Great! But let's talk about something just as crucial—rubbing elbows with the right crowd. Whether it's nailing that first impression or snagging an intro to Mr. or Ms. Moneybags, making meaningful connections can often be the golden ticket for women entrepreneurs. Let's dive into the art of networking, mentorships, and pitching that can turn those maybes into definites!

Networking: Not Just Mingling, but Mingling with a Mission

Here's how to turn any room into a networking goldmine:

- Hit Up Industry Events: Conferences, seminars, and even webinars are your playgrounds. Be the one with a snappy elevator pitch and an irresistible stack of business cards.
- Rock Those Social Platforms: LinkedIn isn't just for job hunting. It's where you can flirt professionally with potential investors, share your thoughts, and show off a bit. Keep your profile as polished as your pitch.
- Join the Club: There are tons of groups out there aimed at supporting women in business. Find your tribe, get involved, and you might just bump into your future business fairy godmother.
- Work Your Existing Contacts: Don't forget about your current network. Sometimes your next big break is just one friendly introduction away. Never underestimate the power of a good old-fashioned coffee meeting.



Mentorships & Partnerships: Your Business's Dynamic Duos

- Find Your Yoda: Mentorship is gold. Hook up with seasoned pros who know how to navigate the funding jungle and are willing to take you under their wing.
- Team Up: Look for opportunities to collaborate with established businesses. It's like getting a credibility boost and access to their Rolodex in one go.
- Accelerate Your Growth: Jump into an incubator or accelerator. These places are teeming with mentors, workshops, and potential investors looking for the next big thing.

Pitch Perfect: Making Every Word Count

Pitching to investors can be daunting, but here's how to do it with style:

- Customize Your Approach: One size does not fit all. Tailor your pitch to mirror the interests of your investors. Make them feel like you're answering their specific dreams.
- Exude Confidence: Walk in like you own the place (because someday, you just might). Bring data and a clear plan that shows you're not just another hopeful—you're the next big thing.
- Tell Your Story: People love stories, especially ones with happy endings. Share customer testimonials, success stories, and personal anecdotes that make your business relatable and memorable.
- Tackle Bias Head-On: If you hit a bump of bias, handle it with grace and firmness. Prove that your commitment to your business rivals any other.
- Practice Makes Perfect: Rehearse your pitch until it feels like second nature. The more comfortable you are, the more convincing you'll be.



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Conclusion: Making Connections That Count

Cultivating relationships with potential funders isn't just a nice-to-have—it's essential. By mastering the art of networking, securing solid mentorships, and delivering persuasive pitches, you'll not only overcome the unique challenges women face in the funding world but also propel your business to new heights. So get out there, make connections, and show them why your business is the next best thing to invest in!



Nailing Your Pitch: How to Wow Investors and Maybe Even Enjoy It

Why Your Pitch Might Just Be Your Best Friend

Alright, entrepreneurial superstars! Let's talk about crafting a pitch that doesn't just share your vision, but sells it. This isn't just about avoiding that dreaded silence after you've done your spiel—it's about making your audience, especially those with the deep pockets, sit up and lean in eagerly. Ready to grab that investment? Let's turn your pitch into your most compelling chat yet!

Tips for Pitching Like a Pro

- Grab 'Em Right Out of the Gate: Start with something that makes everyone perk up. Maybe it's a jaw-dropping statistic, a heart-tugging anecdote, or a bold statement about your industry. Think of it as your opening act!
- What's Your Superpower?: What does your business do better than anyone else? That's your value proposition. Keep it sharp, snappy, and so clear that even your grandma gets it.
- Problem? What Problem?: Clearly define the problem you're solving. Paint a picture of the world with and without your solution. Real-world examples can help paint this picture vividly.
- Show Me the Money: How big is the pie you're after? Show potential investors the size of the market and how much of it you can realistically capture. Charts and graphs are your friends here!
- Money Talks: Lay out your business model. How do you turn your ideas into cash? Be clear about how the money flows in from customers to you.
- Your Dream Team: Investors bet on jockeys, not just horses. Highlight the rockstars on your team and why their experience is a game-changer for your business's success.



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- The Numbers Dance: Be upfront about your financials. Show them the money trail with projections that inspire confidence, backed by real data.
- Question Time: Think like a chess master—anticipate what you'll be asked and have crisp, clear answers at the ready. This shows you're not just prepared; you're thorough.

Don't Make These Pitch Slip-ups!

- Info Overload: Keep it simple. Dazzle with clarity, not with complexity. Stick to the essentials—they'll ask if they want to dive deeper.
- Muddled Messages: If they can't repeat what you do and why it matters, you've lost them. Sharpen that message until it sticks.
- Winging It: Practicing in front of a mirror isn't silly—it's strategic. Know your pitch so well that it feels like telling your favorite story.
- Ignoring the Past: If you've pitched before and got feedback, weave that learning into your new pitch. Show you can listen and adapt.
- Tech Talk Trap: Drop the jargon. Speak plainly and passionately. It's about making connections, not just impressing with big words.
- Forgetting the Story: We're all suckers for a good story. Your business has a journey—share it. Make them root for your success.

Conclusion: Pitching Can Be Fun (Really!)

There you have it! Your pitch is more than just a tool—it's your business's first date with destiny. Get it right, and you not only secure funding, you start building relationships that can champion your business for years to come. So polish that pitch, practice your heart out, and go make those connections. You've got this!



Mastering the Art of Money Talk: Know Your Numbers Like a Boss

Why Being a Numbers Nerd Can Be Your Superpower

Alright, trailblazing entrepreneurs, let's chat about something that might just make you the MVP of your next investor meetup: knowing your numbers. And no, we're not talking about memorizing your phone number. We're diving into the financial heartbeat of your business. Why? Because when you can talk numbers with confidence, you're not just pitching; you're owning the room.

Here's Why Knowing Your Numbers is a Game-Changer:

- Boost Your Credibility: Think of it as the financial fluency that says, "Hey, I'm the real deal." It's about showing you're as passionate about ROI as you are about your revolutionary product or service.
- Show Off Your Financial Wizardry: Being able to juggle terms like 'cash flow' and 'break-even points' without breaking a sweat proves you've got the chops to take your business to the top. It's like having a financial black belt.
- Ace the Q&A: When investors fire off questions, you'll be ready to volley back with answers that are so spot-on, they'll be reaching for their checkbooks. It's your chance to shine and show you're in command of your venture's destiny.
- Navigate the Risky Business: Understanding your financial landscape means you can skillfully navigate and articulate the risks and rewards. It's about painting a picture of what you face and how you plan to tackle it head-on.
- Negotiate Like a Pro: With your financial facts at your fingertips, you can negotiate from a position of strength. Know what you need, what you're worth, and how to ask for it. It's like having a superpower in your back pocket.



How to Get There: Prepping for Financial Fluency

- Key Metrics Mastery: Dive deep into the metrics that matter in your industry. Whether it's understanding customer acquisition costs or the ins and outs of daily active users, make these numbers your new best friends.
- Financial Statements at Your Fingertips: Keep those financial statements handy and know them inside out. Be ready to walk someone through them as effortlessly as you scroll through your Instagram feed.
- Practice Makes Perfect: Rehearse how you'll talk about your financials. The goal? To come off as clear and composed, not like you're reciting an ancient text.
- Keep it Fresh: Always have the latest data updated and ready to go. Stale numbers are like stale bread—nobody's buying it.
- Expect the Unexpected: Think ahead about the questions that might come your way and have your answers ready. Being prepared means never having to say, "Uh, let me get back to you on that."

When investors peek under your business's financial hood, here's what they're jazzed to find out:

- Profit Party: Are you turning those sales into sweet, sweet profit? Investors want to see your margins looking plump and healthy, proving that you're good at making money, not just spending it.
- Cash Flow Groove: Cash flow is like your business's heartbeat. Is it strong and steady, or are we looking at a bit of a hiccup? Positive cash flow means you're not just surviving; you're thriving!
- Revenue Ramp Up: How fast is your revenue climbing? Investors love a good growth story. They want to see those numbers going up and to the right, showing that the world can't get enough of what you're selling.



- ROI High Five: What's in it for them? Return on Investment (ROI) is all about the bang they get for their bucks. Higher ROI means happier investors.
- Debt Detective Work: Too much debt can be a party pooper. Investors will snoop around your debt-to-equity ratio to make sure you're not swimming in dangerous waters.
- Efficiency Experts: How well does your business use what it's got? Metrics like inventory turnover and return on assets tell investors if you're a lean, mean, profit-making machine.
- Burn Rate Bonfire: Especially for the startups—how fast are you burning through cash? This one's crucial because it shows how long you can party on before needing a cash top-up.
- Big Spender Insights: They'll check out your capital expenditures to see if you're investing wisely in growing your empire.
- Customer Cost Conundrum: How much cash are you shelling out to snag new customers? And once you have them, how much dough will they bring in? CAC and LTV ratios are superstars here, helping investors gauge if your marketing moves are actually money-makers.

Getting the hang of these numbers and tossing them around confidently can make investors sit up and listen. It shows you're not just running a business; you're aiming for the financial stratosphere!

Conclusion: Turn Numbers Into Narratives

Remember, knowing your numbers isn't just about impressing investors; it's about deeply understanding the financial core of your business so you can steer it towards long-term success. By mastering this skill, you transform from a founder to a financial savant, ready to make informed decisions and drive your business forward. So go ahead, make those numbers dance, and watch as doors open in ways you never imagined!



Gear Up for Growth: Making the Most of Your Moolah

Hey Big Spender, Spend a Little Time (and Money) on Growth

Alright, you've got the cash—now what? It's like winning the lottery but smarter because you've earned it with your brilliant business acumen. Now, let's talk about using those funds not just to keep the lights on, but to amp up your growth and zap some energy into new projects. This chapter is your guide to spending wisely and setting the stage for even bigger wins down the road.

Smart Spending: Get the Most Bang for Your Buck

- Budget Like a Boss: Carve up that cash pie with precision. Allocate funds to marketing, product development, and maybe even that espresso machine for the break room if it'll boost morale. Prioritize expenses that bring the greatest returns—think of it as planting seeds for future money trees.
- Marketing Magic: Throw some dollars behind getting the word out. Digital ads, SEO wizardry, and social media campaigns can turn your brand from best-kept secret to household name.
- Product Power-Ups: Got a gadget that could be the next big thing? Use your funds to add bells and whistles or cook up something entirely new. Stay ahead of the curve by innovating faster than your competitors can keep up.
- Tech It Up a Notch: Invest in technology that streamlines your operations and makes life easier. Whether it's upgrading your CRM or automating your assembly line, smart tech investments can cut costs and boost efficiency.
- Hire the Dream Team: Bring on board folks who can take your business to the next level. Whether it's a sales superstar or a coding genius, the right team can turn your growth goals into reality.



Scaling Smart: Planning for Expansion

- Do Your Homework: Use market research to sniff out new opportunities. Whether it's a gap in the market or a new trend, let data drive your decisions.
- Build to Scale: Make sure your operations can grow without a hitch. This means having systems in place that can handle more orders, more customers, and more pressure without breaking a sweat.
- Keep 'Em Coming Back: As you grow, keep your service top-notch. Happy customers come back, and they bring friends.
- Partner Up: Look for other businesses that complement yours. A good partnership can open new markets and boost your capabilities without breaking the bank.

Why Reinvesting is a Win-Win

- Show You're Serious: Plowing profits back into the business shows you're in it for the long haul. It's a signal to future investors that you're committed and confident.
- Boost Your Business Worth: Regular reinvestment can pump up your company's value, making it more attractive when you're ready to expand or explore new ventures.
- Ready for Round Two: By demonstrating a solid track record of growth, you'll be in a prime position to attract more funding when you need it.
- Sustainable Success: Reinvestment isn't just about expanding—it's about solidifying your foundation so you can weather any storm and seize any opportunity.



Conclusion: Spend Smart, Grow Smart

Securing funding is just the beginning. By strategically investing in your business and planning for sustainable growth, you're setting yourself up for success that lasts. Treat your business like a garden: keep nurturing it, and you'll be amazed at how it grows. Here's to your continued success and making every dollar work hard for you!



Keeping in Touch: The Cool Side of Reporting to Investors and Lenders

Why Regular Check-ins Are Your New Best Friend

Hey there, entrepreneurs! So, you've secured the bag (aka funding), and now it's time to talk about keeping those investors or lenders in the loop. Think of it as sending postcards from your business journey, except these postcards help ensure more postcards can be sent in the future. Let's break down why regular reporting isn't just a chore—it's a crucial part of your business strategy.

Why You Gotta Keep Them Updated

- Trust Is Everything: Regular reporting is like the glue in your investor relationships. It shows you're on top of things and serious about making this work. It's all about building a foundation of trust.
- Show Off Your Wins: Got some great milestones? Flaunt them! Regular updates let you highlight the progress and growth of your business, proving that the money they bet on you was a smart choice.
- Heads Up!: Sometimes things get rocky. Regular reports allow you to signal any upcoming turbulence early, so you and your investors or lenders can strap in and tackle challenges together.
- More Money, Maybe?: When people see things are going well, they might just want to double down on their investment. Regular reporting can open the door for additional funding by showcasing your continued potential for growth.

What's in a Great Report?

- The Financials: Yes, those balance sheets and cash flow statements need to be in there. Keep them crisp and clear. No one likes a messy financial salad.



- Progress Report: How are you tracking against the goals you set? This is your chance to show you're moving forward and knocking targets out of the park.
- What's New?: Any cool operational updates or shiny new hires? Launched a new product? Give them the scoop. It's like the 'What's New' section of your favorite app, but for your business.
- Ouch, That Hurt: Discuss any hiccups or hurdles you've encountered and how you're jumping over them. Transparency is key.
- Looking Ahead: Share your vision for the upcoming months. It's like giving them a teaser of the next episode—they'll want to stick around for what's coming.

How to Report Like a Pro

- Stick to a Schedule: Whether it's monthly or quarterly, consistency is king. It helps everyone stay on the same page—literally.
- Keep It Snappy: Clear, concise, and to the point. Save the fluff for your pillows.
- Visuals for the Win: Charts, graphs, and maybe even an infographic or two. Make it engaging and easy to digest.
- Feedback Welcome: Invite comments and suggestions. It's a conversation, not a monologue.

Conclusion: Report Your Way to Success

Think of regular reporting as your business's pulse check. It keeps everyone informed, involved, and ready to support your journey. Done right, it not only maintains but also enhances the relationships with those who've put their money where your mouth is. So keep those reports rolling, and watch as your business continues to thrive with a team of supporters who are just as invested in your success as you are.



Wrapping It Up: Navigate the Funding Game Like a Boss Lady

Congratulations on making it through the ins and outs of the funding world—a place where challenges are just opportunities in a fabulous disguise! Whether you're just starting out or looking to scale up, remember, you're not just participating in the funding game—you're here to redefine it.

Here are your golden nuggets:

- Know Where to Look: From traditional bank loans and angel investors to government grants and crowdfunding—each source has its charm. Choose the one that fits like a glove to your business needs and growth plans.
- Play to Your Strengths: Leverage what makes you unique. Whether it's your unstoppable business model, innovative products, or your fiery determination—let your business shine in ways that can't be ignored.
- Build Your Arsenal: Equip yourself with knowledge, a solid network, and a killer business plan. They're your best allies in conquering the funding landscape.
- Keep Your Eyes on the Prize: Stay focused on your long-term goals. Funding is not just about fueling growth but about strategically positioning your business for success on your terms.
- Celebrate Every Win: Each step you climb in the funding ladder is worth celebrating. Take a moment to appreciate how far you've come, and then gear up for the next big leap.



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Remember, securing funding is not just about expanding your financial resources—it's about empowering your business to thrive in a competitive world. You've got the tools, the talent, and now the know-how. Go out there, make bold moves, and keep smashing those glass ceilings. Here's to your success and making those dreams a reality—because if anyone can, it's you, Boss Lady!

Ready to Take the Leap? Let's Chat!

Think you're ready to transform your business dreams into reality but not sure where to start? I'm here to help! Book a free, no-obligation strategy call with me today. We'll discuss your unique business needs, explore tailored funding strategies, and set a clear, actionable path for your business growth. Don't navigate this journey alone—let's partner up to unlock the full potential of your entrepreneurial vision. Schedule your call now!



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