

Small Business Funding Guide – 2025

How to Choose the Right Loan to Grow Your Business

By Momentum Loan Partners

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Chapter 1 – Funding Basics

Not all financing is the same. As a business owner, you'll encounter different providers and products. Brokers like Momentum Loan Partners help match you with the best lender and product for your needs.

Key Concepts:

- Lender vs. Broker – Lenders provide the money. Brokers connect you with the right lender.
- Soft vs. Hard Pull – A soft pull doesn't affect your credit score. A hard pull may, and usually happens at final approval.

Chapter 2 – Common Loan Types

Working Capital Loans – Cover cash flow, payroll, or seasonal needs.

Business Line of Credit – Flexible, revolving access to cash. Pay interest only on what you use.

Equipment Financing – Finance vehicles, machinery, or tools with predictable payments.

SBA Loans – Government-backed loans with lower rates and longer terms.

Invoice Factoring – Get paid faster by advancing cash against unpaid invoices.

Commercial Real Estate – Finance the purchase, refinance, or renovation of business property.

Chapter 3 – What Lenders Look For

When applying, lenders usually consider:

- Time in business
- Monthly revenue and cash flow
- Business and personal credit history
- Industry risk profile

Chapter 4 – How to Apply & Get Approved Faster

To increase your chances of approval and speed up funding:

- Prepare 3–6 months of bank statements
- Have identification and business documents ready
- Be clear about your funding purpose

- Apply through Momentum Loan Partners for the fastest match

Chapter 5 – Tips to Avoid Loan Pitfalls

- Watch for hidden fees and high daily payments
- Match loan size to actual business need
- Compare multiple offers before signing
- Understand the repayment schedule (daily, weekly, or monthly)

Ready to See Your Options?

Apply today at www.MomentumLoanPartners.com

Email: info@momentumloanpartners.com

Phone: 405-655-9691

Momentum Loan Partners is a referral service, not a lender. All financing offers are subject to approval by third-party lenders.