



How to Start a Business with No Money (Checklist)

1. Do Market Research

- a. Think about what needs you can fulfill.
- b. Analyze your target market.
- c. Establish relationships with other business people.
- d. Make use of free resources.

2. Build Up Your Savings

- a. Keep your present job.
- b. Offer a service to generate cash.

3. Determine if Your Business Model is Viable

- a. Follow the “Lean Start-Up” method.
- b. Create a lean business plan.

4. Secure Funding

- a. Ask family and friends for a loan.
- b. Try crowdfunding.
- c. Apply for a small business loan.

5. Get Rid of Debt and Maximize Your Cash Flow

- a. Use balance transfer and 0% APR credit cards.
- b. Use a bill payment service to make payments.

