5 Ways to Finance Buying a Small Business

Do you need money to buy the American Dream? The fastest way to become a business owner is to buy an existing small business. Buying a business – whether its a franchise, online business, a service, or storefront – means you are acquiring everything about the business, the good and the bad. Often, its easier to get financing to buy an existing business than to start a new, unproven business.



1. SBA Loans: Borrowers looking for the long repayment terms and low interest rates.
2. Rollover for Business Startups (ROBS): Funding a business purchase or loan down payment from your for borrowers with $50K+ in retirement funds.
3. Seller Financing: Requesting the owner of the business to loan you some of the money to buy the business, in addition to upfront money from the buyer.
4. Home Equity Line of Credit: HELOC & HEL: Borrowers who have +20% equity in their homes and a good credit score of +620 can usually qualify for a home equity loan to finance buying a business.
5. Loans from Family & Friends: Buyers who have friends or family who believe in them and will loan them money to help them buy a business.