



How to Start a Business with No Money Checklist

1. **Do market research.**
 - 1.1. Think about what needs you can fulfill.
 - 1.2. Analyze your target market.
 - 1.3. Establish relationships with other business people.
 - 1.4. Make use of free resources.
2. **Build up your savings.**
 - 2.1. Keep your present job.
 - 2.2. Offer a service to generate cash.
3. **Determine if your business model is viable.**
 - 3.1. Follow the “Lean Start-Up” method.
 - 3.2. Create a lean business plan.
4. **Secure funding.**
 - 4.1. Ask family and friends for a loan.
 - 4.2. Try crowdfunding.
 - 4.3. Apply for a small business loan.
5. **Get rid of debt and maximize your cash flow.**
 - 5.1. Use balance transfer and 0% APR credit cards.
 - 5.2. Use a bill payment service to make payments.