

NC Financing Workshop

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Keys to Success

- Know what you want
- Know your audience

Grants

- Describe your business in a way that matches the objectives of the grant
- State or federal, private foundations
- Consider a grant writer
- Frequently require partnerships or contribution

Banks

- Describe the need as a return on investment
- Can you make the loan payments?
- Track record, business history, confidence in you
- Pay attention to term of loan versus life of use

Lease

- Vendor or third-party financing
- Compare with bank loan
- Payment's schedule should match your business cycle
- Be careful with end of lease clauses

Professional investor class

- Give up ownership
- Large scale growth
- Have a growth plan documented
- Spend time together

They want you to:

- Be passionate about your business
- Understand your business/marketplace (strengths/weaknesses)
- Know your sustainability impact
- Show growth potential (financial and /or social impact)