

Investment & Funding

➤ **Investment-** Putting your *own money or resources* into business.

Types of investment
<ul style="list-style-type: none"> • Personal savings. • Family/Friends contribution. • Asset selling (Land Gold etc.) • Reinvestment of profits.
✓ Completely at your Risk.



➤ **Funding-** Getting money *from outside source* into your business.

Types	Basics
1. Debt Funding	<ul style="list-style-type: none"> • Bank loans, NBFC loans. • Standup India, PMEGP • You pay it with interest. • Ownership Remain yours.
2. Equity Funding	<ul style="list-style-type: none"> • Venture Capital. • Angel investors. • They take some Ownership & Profit share . • Ex. Shark tank investors.
3. Government Grants	<ul style="list-style-type: none"> • PMEGP subsidies. • MSME grants. • Not to repay grants. • Must meet the eligibility.
4. Crowd Funding	<ul style="list-style-type: none"> • Raising small money from many people via online. • Have to give shares to them. • Ex. Kickstarter, ketto, Milaap.
✓ Risks will be share with investors, except loan.	



