LAUNCH READY · SESSION 4 OF 8

Funding Your Vision

Grants, microloans and community lenders serving Black entrepreneurs



Toronto Public Library · York Woods Branch
Entrepreneur in Residence · Fall 2026 · Leo Bailey

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SESSION 4

Today's session

1 The funding ladder and who funds what

2 What funders look for

3 Walking through a real application

YOU LEAVE WITH

Your personal funding pathway: two programs and what you need to apply

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MINDSET

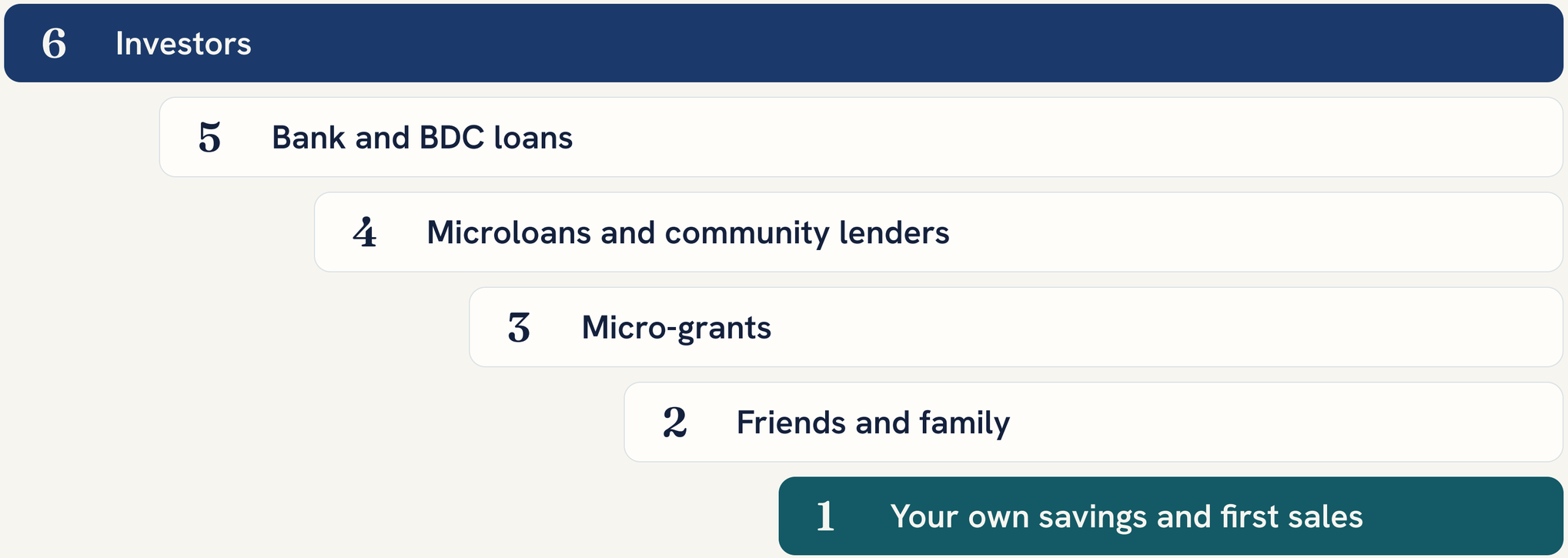
Money follows readiness.

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FUNDING LADDER

Climb one step at a time



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PROGRAMS TO KNOW

Funding programs to know

Program	What it offers	Good to know
Starter Company Plus (City of Toronto)	$5,000 micro-grant, training and mentoring	You contribute 25%; set intake windows
Futurpreneur Black Entrepreneur Startup Program	Loan up to $75,000 plus mentorship	Ages 18 to 39; plan and cash flow needed
Black Entrepreneurship Loan Fund (FACE)	Loans up to $250,000	For growth-stage businesses
BDC	Loans and advice for small business	Includes inclusive entrepreneurship lending

Amounts and intake dates change. Always check the program's website before applying.

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KNOW THE DIFFERENCE

Grants and loans

Grants

- You do not pay it back
- Competitive, small amounts
- Reporting and rules attached
- Often need your own contribution

Loans

- You pay it back with interest
- Larger amounts available
- Builds your credit history
- Needs proof you can repay

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THROUGH A FUNDER'S EYES

What funders look for

1

Readiness

Registered business, bank account, a plan and early sales.

2

Story

Why you, why this business, why now, in plain words.

3

Numbers

A budget and cash flow that match your story.

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YOUR STORY

Your funding story in three parts

1. **Why you.** Your skills, experience and connection to the customer.
2. **Why this.** The problem, the proof people want it, and your early results.
3. **Why now.** What the money unlocks, and what happens next.

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LIVE WALKTHROUGH

What a typical application asks for

1. **About you.** Background, skills, and why you started.
2. **Your business.** What you sell, to whom, and how.
3. **Your market.** Customers, competitors and what makes you different.
4. **Your numbers.** Startup budget and a 12 to 24 month cash flow.
5. **Use of funds.** Exactly what the money pays for.
6. **Documents.** Master Business Licence, ID, bank statements.

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AVOID THESE

Common application mistakes

Asking for 'as much as possible'
Ask for a specific amount tied to a plan.

Numbers that do not match
Budget, story and cash flow must agree.

Missing documents
Register and open a bank account first.

Waiting until the deadline
Start weeks early. Ask someone to read it.

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YOUR TURN · 10 MINUTES

Pen and paper · use your handout

Map your funding pathway

1. Where are you on the ladder today?
2. Pick two programs that fit your stage
3. List what you already have for each
4. List what you still need, and by when

Your next step is usually a document, not a dollar.

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TAKE HOME

What you are leaving with

- The funding ladder and where you stand
- Programs that fit your stage
- Your pathway and missing documents

NEXT WEEK

Rules of the Road

Questions? Book a one-on-one session.

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