



Formerly NDC | Partners in Community Development

Marketing a Small Business Loan Fund:  
**Your 6-Month (and Beyond!)  
Playbook**

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# Introduction

Welcome! We're so excited to partner with you to bring valuable financing to small businesses in your community. We know marketing might not be part of your everyday job. That's why we created this straightforward guide to walk you through everything step-by-step, and we're here to support you along the way.

As part of our partnership agreement, you'll play an essential role in helping local businesses learn about the loan fund. Here's what you'll be doing, and what this guide will help with:

- Creating marketing materials that tell the story of this opportunity
- Building a marketing program that connects the right businesses with the funding they need
- Identifying and connecting with local champions who can help spread the word
- Finding businesses that are ready to grow and helping them access capital

Our shared goal is to maximize the loan fund and get money into the hands of local small businesses so they can succeed and thrive. This guide will walk you through how to accomplish these responsibilities effectively—and remember, we're just a phone call or email away whenever you need us!

Think of this as your step-by-step playbook. We'll walk you through a six-month plan to connect local business owners with the funding they need to grow. No marketing experience required—just follow along and let us know when you need support!

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## Why marketing your loan fund matters

You might be wondering: if we have a great loan program, won't businesses just find us? The reality is that active marketing is what connects the right businesses with the right resources. Here's why your marketing efforts are so valuable:

- Business owners are busy running their businesses—they need you to bring this opportunity to their attention
- Many business owners don't know that flexible financing options, like the loans available through this fund, exist for them
- Word-of-mouth is powerful, but it starts with someone knowing about you in the first place

The good news is that by following this guide and staying consistent, you'll successfully connect deserving businesses with the capital they need.

# Understanding the loans available in your community

Before you start spreading the word, let's make sure that you have the details of the product(s) offered through the loan fund.

All small business loan funds will offer SBA 7(a) loans from \$100,000 to \$5 million. In addition, your fund may also offer custom, non-SBA loans that start at lower amounts. For communities that offer both loan types, we may use a combination of loan products to fully fund a business.

We describe both loan types below for your reference, but please check your loan fund documents or ask your Grow America contact to confirm if custom loans are part of your fund.

## SBA 7(a) loans

What is an SBA 7(a) loan? An SBA 7(a) loan is a government-backed small business loan provided by lenders like Grow America. It is partially guaranteed (typically 75-85%) by the U.S. Small Business Administration (SBA) and is a highly flexible loan program, offering up to \$5 million to help small businesses start, expand, or operate their companies. Because this is a government loan program, the loan terms and features are set by SBA and cannot be modified.

Because the SBA guarantees a portion of the loan, we are better able to approve borrowers who might not qualify for conventional bank financing. However, businesses must still meet Grow America's 7(a) eligibility requirements (see the "Know who qualifies") section that follows for detail.

Generally speaking, SBA 7(a) loans available through the loan fund have the following features (please check your fund documents for your specific features):

- Amounts: \$100,000 to \$5 million
- Interest rate: Competitive rates determined after application evaluation
- Time to funding: 60 to 90 days
- Loan term: Up to 10 years for general uses (working capital or equipment) or up to 25 years for real estate purchases

## Custom (non-SBA) small business loans

What is a custom small business loan? A custom small business loan is a product that has been designed in partnership with you and specifically for your community. Together, we worked to determine the interest rate, loan amounts, and terms that work best for your resources and community. Please see your loan fund documents for these details.

## What can businesses use their loans for?

Businesses can use loans from the fund for almost any business expense. Loans cannot be used for personal expenses. Some common expenses include:

- Working capital: Day-to-day operational expenses, inventory purchases, or short-term financial needs
- Equipment purchase: New machinery, vehicles, or technology for business operations
- Real estate acquisition: Purchasing land or buildings for business use
- Business expansion: Opening new locations or expanding existing facilities
- Debt refinance: Consolidating and refinancing existing business debts at more favorable terms
- Business acquisition: Purchasing an existing business or buying out a partner

Key benefits to emphasize:

When you're talking to business owners or partners about the loan fund, these are the advantages that will resonate most. SBA 7(a) and custom loans through Grow America offer distinct benefits that set them apart from conventional bank financing:

- Affordability: Competitive interest rates make borrowing more accessible
- Lower monthly payments: With longer terms, businesses can reduce their monthly expenses and keep more cash available for day-to-day operations—all while enjoying the freedom of no prepayment penalties.
- Non-bank lender: Grow America is a nonprofit, non-bank lender with programs designed for businesses established enough to grow but not yet ready for traditional bank financing

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## Knowing who qualifies (and who doesn't)

When businesses hear that you have a loan fund, all kinds of companies will be interested—from startups to established businesses, from the financially sound enterprises to struggling ones. It's important to understand who will likely qualify so you can set proper expectations and make the best use of time for all parties involved: you, Grow America, and the small businesses in your community.

Understanding these general criteria will help you have productive initial conversations and guide businesses in the right direction—either toward the loan fund or toward other resources that might be a better fit.

Your Grow America contact can walk you through this criteria and help answer any questions you may have. And, if you ever have questions about a specific business situation, we're happy to discuss individual cases.

**Qualification criteria**

As a good rule of thumb, businesses who *just miss* bank requirements for a loan are typically a good fit for the fund. This generally means they are profitable businesses. However, they may lack the specific credit or collateral requirements needed for a bank or traditional lender.

Here, we break down the qualification criteria for the loan fund, and provide a list of screener questions you can use with business owners you meet.

Criteria	Requirements
Business age	<p>Established businesses with a minimum of two filed tax returns and stable activity are welcome.</p> <p>Startups with less than 2 years in business are welcome to apply; however, they are considered on a limited basis. In evaluating startup applications, we look for principals with strong, relevant industry experience, sufficient outside income to cover personal living expenses, available collateral, and the ability to contribute 10% to 20% of the total project cost as a down payment.</p>
Business type	For-profit businesses only. No real estate investment companies or speculative development projects, no financing entities
Number of employees	1-150 employees
Annual revenue	Generally between \$250,000 and \$25 million
Profitability	In general, the business must be generating revenue and be profitable. If it is not, the business needs to have a realistic plan that shows how a loan will help it grow and become profitable
Owner income	If the business is established, it should be generating enough revenue to pay the owner a liveable salary
Payment history	The business must have a good track record of paying back business and personal loans on time
Cash flow	The business needs to generate enough income to cover loan payments and operating expenses

Collateral	Collateral is required when it is available. Business assets will be used as collateral for the loan. Personal assets will also be required, per SBA
Personal guarantee	Business owners with more than 20% ownership will need to personally guarantee the loan

## Screening small business owners

When you're talking to a business owner for the loan fund, ask these questions early on in the process to determine if you should refer them to the fund.

**“Dealbreaker” questions:** The required answers to all of these questions must be met in order to qualify.

Question	Required answer to qualify
Are you a U.S. citizen or lawful permanent resident?	Yes
Are all business and personal federal, state and local taxes current?	Yes
Have you ever failed to pay back a business or personal loan?	No

**“Case-by-case” questions:** If the answer to one of these questions is yes, a dealbreaker situation may exist and we might not be able to move forward with the loan. However, we are able to evaluate these situations on a case-by-case basis.

Question	Required answer to qualify
Have you or the business ever declared bankruptcy?	Yes or no  If yes, please request an explanation and evidence that the case is resolved/ dismissed.
Are you currently involved in litigation or have an active judgement against you or your business (that could include divorce etc.)?	Yes or no  If yes, please attach an explanation as to the litigation/ judgement and its outcome or pending outcome.

Has anything negative related to either you personally or your business been written and published online?	Yes or no  If yes, please attach an explanation as to the content, why it resulted and what has been done to correct or mitigate.
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**“Critical” questions:** If the answer is yes to most of these questions, the business is likely a good candidate for the loan fund and you should encourage them to apply.

Question	Required answer to qualify
Is the business profitable or on a path to profitability?	Yes
Does the owner take a salary from the business? If not, could the business pay the owner a liveable wage?	Yes to one or both questions
Does the business have a good track record of repaying loans?	Yes

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## How to refer a business to the fund

You’ll refer qualified businesses to the fund by logging into [Spark, our loan application portal](#), and entering the business’s basic information. You may have received a login to the portal when your fund was set up; if you do not have a login, please contact your Grow America representative and we will set one up for you.

Remember: Please only refer qualified businesses to the fund. Use the qualification questions and criteria above to determine if a business is qualified. If they do not qualify for the fund based on this criteria, please tell them this (using the talking points in our “Working Directly With Business Owners” guide) and do not proceed with entering their information into the portal.

When you login to the portal, it will walk you through a set of questions about the business. Enter the basic information. Then, the small business owner will receive an email inviting them to submit additional basic information and documentation.

This basic information and documentation is called the initial “loan package.” We will soon launch a training that will support you in assembling the initial loan package.

When we have received the initial loan package, a Grow America team member will be in touch with the small business owner.

## Simple definitions: Marketing terms you'll see in this guide

We've tried to keep this guide jargon-free, but there are a few terms you'll see throughout that are helpful to understand:

**Referral partner:** A person or organization who refers businesses to the loan fund. These can be bankers, SBDC (Small Business Development Center) professionals, economic development professionals, heads of BIDs (Business Improvement Districts), incubators, and other business support organizations.

**Email marketing:** Sending targeted messages to business owners and potential referral partners to inform them about the loan fund.

**Lead:** A potential borrower who has shown interest in learning more about the loan fund.

**Collateral:** Materials like flyers, mailers, and social media posts that you use to promote the loan fund.

**Outreach:** The act of contacting partners or business owners to tell them about the loan fund.

**Channel/touchpoint:** Any interaction or communication with a partner or business owner (an email, a phone call, a meeting, a social media post they see, etc.)

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## Support available from Grow America

You're not in this alone! As part of our partnership, we're here to help you market the loan fund effectively.

What we provide:

- Easy-to-use templates for flyers, mailers, and press releases
- Messaging guides to help you talk about the loan fund
- A dedicated Grow America contact who can answer questions
- Partnership visit support—we can join you on calls or meetings with advance notice

**How to get help:** Your Grow America contact can put you in touch with our communications team for help with any of the templates and for resources and support not included here. If you have an idea for marketing that's not included in this guide, we can help you think it through!

## How to use this guide

This guide is organized month-by-month to help you prioritize tasks and set realistic goals for outreach. Each month builds on the previous one, creating momentum for the loan fund.

Important things to know:

- The guide paces startup marketing activities over a 6 month period. You can go faster or slower depending on your available time and resources
- We understand that the loan fund likely isn't your full-time focus, so this plan is designed to feel achievable in a few hours a week
- Your ability to get loans out into the community depends on your ability to reach business owners—so consistency matters

By the end of six months, you'll have a solid marketing routine that you can maintain going forward. Ready? Let's get started!

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## Month 1: Laying your foundation

This first month is all about preparation. You'll be gathering information, making lists, and creating the materials you need for the months ahead.

### Get to know the small businesses in your community

Before you start promoting loans, you need to understand what the businesses in your area actually need.

What to do:

- Walk around your downtown or business districts and observe what types of businesses operate there
- Talk to business owners and ask about their challenges
- Attend a chamber of commerce meeting or business networking event, listen to conversations, and ask questions
- Ask yourself: What are the most pressing needs? Is buying property a priority? Are established businesses looking to expand?

Why this matters: When you understand local business needs, you can have more meaningful conversations and show how the loan fund solves real problems.

What success looks like: You can describe 3-5 common challenges that businesses in your community face and explain how this loan program can help address them.

## Map your network

You need to identify people who are already connected to small businesses and can help spread the word about the loan fund. These referral partners will become your best source of qualified leads—business owners who are likely to meet the loan fund's requirements.

What to do: Make a list (a simple spreadsheet works great) of potential referral partners (people or organizations who refer businesses to the loan fund). Here are some ideas to get you started, but think outside of these areas about who the local key players are in your community:

- Local chambers of commerce
- Bankers and credit union lenders (ideally those on the front lines working with business owners)
- Business incubators and innovation centers
- Other economic development organizations
- Your local SCORE chapter
- Neighborhood champions and influential business leaders
- Coworking spaces
- Community kitchens or business incubators
- BID (Business Improvement District) leaders

Pro tip: Start with people you already know, then ask them who else you should connect with. Your network will grow quickly through referrals to other partners.

Why this matters: These partners interact with business owners every day. One conversation with a banker or community leader could result in multiple loan referrals over time.

What success looks like: A list of at least 25-30 potential partners with their contact information.

## Identify your backup resources

Not every business will qualify for the loan fund, and that's okay. You want to be helpful even when the loan fund isn't a fit.

What to do: Create a list of other resources in your area:

- Other loan programs in your area with different products and criteria (microloans, fellow CDFIs, other local lending programs)

- Business education providers (SBDCs, community colleges, SCORE chapters)
- Business planning support (local resources and guides)

Why this matters: When you can point a business owner in the right direction—even if it's not to the loan fund—you build trust and goodwill. Those business owners may qualify for the loan fund in the future, or they'll remember you helped them and refer others.

What success looks like: A resource list you can share with businesses who don't qualify for the loan fund.

## Create your initial marketing materials

Now it's time to make the tools you'll use to promote the loan fund.

What to do:

- Use the Grow America flyer template in Canva to create a one-page handout about the loan fund
- Finalize a press release using the template provided in the toolkit. Please feel free to contact us for a custom quote and/or information
- Add information about the loan fund to your municipality's website. Use our banner ad template in Canva and customize the text in the website content template that is part of the toolkit

About Canva: These materials are set up as templates in Canva, a free, easy-to-use design program that lets non-designers produce professional materials. Instructions on using Canva are provided in the "Using the Toolkit Templates" guide in the toolkit. If you don't have Canva experience, we can give you a walkthrough or help make modifications.

Once these materials are finalized and reviewed by the Grow America communications team:

- Post the press release to your website
- Send the press release to any local media contacts you or have (newspaper editors, radio stations, local business publications, community newsletters). If your municipality has a public affairs/relations department, we recommend getting them involved to maximize outreach

Why this matters: Having professional-looking materials and a press announcement positions the loan fund as credible and makes it easy to share information whenever an opportunity arises.

What success looks like: Finalized flyer template, and a press release posted online and sent to media contacts.

# Month 2: Building your partner network

This month, you'll start connecting with the partners you identified in Month 1. You'll also work to identify the existing touchpoints in your community to reach small business owners.

## Begin partner outreach

Now it's time to start reaching out to the referral partners on your list with the goal of setting up an initial meeting to talk through the loan fund.

What to do:

- Set a realistic monthly goal for the number of people you'll contact. Aiming for 5-7 partners per month will help you build momentum and contact most of the partners on your initial list within this 6 month plan
- Reach out in a way that feels authentic to you and your relationship with the contact. Phone calls and email outreach both work well. Video meetings are great, but meeting with key partners in-person when possible adds a human element that deepens trust and your relationship
- Having the right message is the bulk of the work here. Check out the "Working with Partners" guide provided by Grow America for detailed tips and messaging, and [the partner outreach email template](#)

Remember: With enough advance notice, Grow America would be happy to join you on visits or calls for support and mentorship during the process. You don't have to do this alone!

Why this matters: These partners will become your referral engine. Building relationships now will pay off for months and years to come.

What success looks like: You've contacted at least 5-7 partners this month and scheduled follow-up meetings or calls with interested people.

When you have your first group of meetings set up, please review our "Working with Partners" guide in the toolkit for tips on making those interactions successful.

## Find social media opportunities

Social media is a free way to reach lots of business owners, but you don't need to create new accounts to build and manage. Instead, you'll tap into existing ones.

What to do: Make a list of social media pages and groups that reach local business owners. These can include:

- Your municipality's official page
- City council member pages
- Local neighborhood Facebook groups
- Chamber of commerce pages
- Business incubators and innovation centers
- Local business influencers (well-known business owners with active social media presence)

For each one, note:

- The platform (Facebook, Instagram, LinkedIn, etc.)
- The link to the page
- Who manages it (you can often see the name of the “page admin” on platforms like LinkedIn and Facebook)
- How to contact the manager

Why this matters: These pages already have the audience you want to reach. Getting them to share posts about the loan fund puts you in front of hundreds or thousands of potential borrowers.

What success looks like: A list of at least 5-10 social media channels that could help promote the loan fund.

## Inventory email lists

Just like social media, there are already email lists reaching business owners in your community.

What to do: Make a list of organizations that share the mission of supporting small business owners and that might have active email lists:

- Your municipality's business newsletter
- Chambers of commerce
- Economic development organizations
- Business associations
- Some of the same organizations from your social media list may also have email lists

For each one, note:

- Who manages the list
- How to contact them

Why this matters: An email from a trusted organization is one of the most cost-effective ways to reach business owners with detailed information. A single email from a chamber of commerce list could reach hundreds of potential borrowers.

What success looks like: A list of 5-10 email lists that could help spread the word about the loan fund.

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## Month 3: Activating your channels

You've built your lists—now it's time to put them to work. This month, you'll continue building partner relationships and start getting your message out through social media and email.

### Continue partner outreach

Keep working through your list of potential referral partners.

What to do:

- Contact 5-7 more partners this month
- Schedule specific types of meetings that are most valuable. For example, have lunch with a banker or credit union commercial lender to discuss how businesses typically seek financing in your area
- These conversations help you understand the journey a business owner takes when looking for funding

**Pro tip:** Many business owners start by asking their bank for a loan. If they don't qualify for a traditional bank loan, that's when they might be perfect for the loan fund. Building relationships with bankers means they'll think of you when they have to decline a business. At Grow America, we're experts at developing bank relationships. Please feel free to have us join these banker meetings!

**Why this matters:** You're building a referral network that will continue to send you qualified leads long after this initial outreach period.

**What success looks like:** You've had sit-down conversations with at least 5-7 partners about how they can refer businesses to the loan fund.

### Activate social media and email channels

Now you'll reach out to the social media and email list owners you identified last month.

What to do:

- Contact the people who manage the social media pages and email lists on your list
- Use our [outreach template](#) (personalizing it as needed)

- Send them the templates provided by Grow America, which include suggested social media posts and email copy
- Make it as easy as possible—provide ready-to-use text and images

Why this matters: These organizations want to help their members and followers. By providing ready-made content, you make it easy for them to say yes.

What success looks like: At least 2-3 organizations have agreed to share information about the loan fund through their channels.

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## Month 4: Going direct to business owners

You've been building your network. Now it's time to start connecting directly with business owners themselves. As you do this, you'll want to reference our "Working Directly With Small Business Owners" guide that is part of the toolkit.

You may be wondering, why reach out to businesses directly when referral partners are so valuable? While referral partners are your best source of qualified leads, direct outreach is important because:

- Not all businesses work with referral partners. Many business owners don't have relationships with bankers, economic development professionals, or chamber groups yet—but they still need to know about the loan fund
- You become a known face in the business community. The more business owners who know you personally, the more your reputation grows as someone who's invested in local business success
- You reach businesses at different stages. Some businesses aren't ready to talk to a banker yet, but they might be ready to talk to you. You can help them prepare so they'll be strong candidates when they do apply

Think of it this way: referral partners help you work smarter, while direct outreach helps you reach further. You need both to maximize the loan fund's impact.

### Continue partner outreach

Keep building your partner network throughout this entire process.

What to do:

- Contact 5-7 more partners this month
- Follow up with partners you've already contacted to see if they have any referrals for you

Why this matters: Consistency is key. Each new partner relationship expands your reach.

## Plan a small business workshop or event

Events are a great way to meet multiple business owners at once and establish yourself as a trusted resource. If you'd like to make an event part of your marketing plan, talk to your Grow America contact. We have experience planning successful events and we are happy to help choose an impactful topic and present the content at your event!

What to do: Think about what will work best for your local community:

- Rural area: A virtual webinar might be most convenient for business owners who are spread out
- Walkable downtown: An after-hours cocktail event or lunch-and-learn works well

Event format ideas:

- "Funding Your Business Growth: An Introduction to SBA Loans" (educational format)
- "Small Business Coffee Hour" (casual networking with loan information available)
- "Meet the Lenders: SBA Loan Q&A" (Q&A format with you and your Grow America contact)

Choose a date 8-10 weeks out so you have time to promote it.

Create a simple event plan:

- Date, time, and location
- Format (presentation, Q&A, networking, or a mix)
- How people will RSVP
- What you'll need (space, food/beverages if applicable, handouts) and a budget for paying for these items. You don't need anything fancy— a community space with coffee and bagels works well.
- Who will speak (you, your Grow America contact, a satisfied borrower if available)
- How you'll spread the word: your referral partners, and email and social media contacts can help

Why this matters: Events create urgency and excitement. They also let you have deeper conversations with business owners than a flyer or email can.

What success looks like: You've scheduled an event and created a plan for how it will run.

## Send a print mailer to small businesses

Physical mail from a trusted source, to a curated list, is a powerful way to reach business owners directly. Now it's time to create and send your mailer.

What to do: First, create your mailer using the Grow America mailer template in Canva. If you need help with Canva or want assistance customizing the template, reach out to your Grow America contact.

Once your mailer is ready, we recommend sending it to small businesses in your municipality's existing database. Do not purchase lists or mail to cold lists that you do not have a relationship with. This will yield a low return.

- Identify businesses in your existing database who would be good candidates for the loan fund
- Print and mail your mailers or arrange for a mailing service (your local print shop can often handle this from start to finish at an affordable cost)

Pro tip: Include information about your upcoming event on the mailer to drive registrations.

Why this matters: Physical mail still works if the list is curated, especially for business owners who get less mail than they do emails. A well-designed mailer sitting on a desk can spark a conversation or remind someone about the loan fund weeks later.

What success looks like: Mailers sent to relevant local businesses in your database.

## Canvass local business districts

Walking to businesses door-to-door is one of the oldest methods of marketing a loan fund and can be a very impactful activity. Sometimes the most effective outreach is face-to-face.

What to do:

- Choose a day and time when most businesses will be open but not overwhelmed with customers (mid-morning or mid-afternoon on a weekday usually works well)
- Block out 2-3 hours
- Take a stack of flyers
- Visit small businesses in your downtown or main business district
- Introduce yourself and ask for the owner
- Briefly explain the loan fund (30 seconds or less) and leave a flyer
- Ask, "Would you like me to follow up with more information?" If yes, get their contact information

As you observe your community, look for signals that businesses might benefit from the loan fund:

- Pay attention to and keep an eye out for businesses that are expanding—hiring signs, remodeling, or opening additional locations can all be signals
- Don't overlook businesses that seem successful—growing businesses often need financing for opportunities that fall just outside the reach of traditional lenders

Use this sample introduction: *"Hi! I'm [your name] with [municipality]. We've just launched a new loan fund for businesses like yours—loans up to \$5 million for things like expansion, equipment, or working capital. I wanted to drop off this information in case it's helpful. Do you have any questions?"*

Why this matters: Personal connections are powerful. Even if a business owner doesn't need a loan right now, they'll remember that you stopped by and may reach out later or tell another business owner about you.

What success looks like: You've visited at least 15-20 businesses to start. Plan to repeat this activity over the coming months in different areas or business districts.

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## Month 5: Engaging and following through

You'll host your event and continue all your other outreach efforts this month.

### Continue partner outreach

Keep the momentum going.

What to do:

- Contact 5-7 more partners
- Ask your existing partners if they've had anyone asking about loans, and remind them you're here to help

### Host your small business event

This is your opportunity to meet business owners face-to-face and establish credibility.

What to do: Before the event:

- Confirm all logistics (space, food, technology for presentations)
- Do a run through of the presentation with presenters
- Send reminder emails to people who registered (2 days before and morning of)
- Prepare handouts or slides
- Practice what you'll say

During the event:

- Welcome everyone warmly

- Present information about the loan fund clearly and concisely
- Allow plenty of time for questions
- Collect contact information from attendees (sign-in sheet or business cards)
- Let people know how to take next steps

After the event:

- Send a thank-you email to everyone who attended within 24-48 hours
- Include key information from the event and next steps for applying
- Offer to schedule one-on-one conversations for anyone interested

Why this matters: The event itself is valuable, but the follow-up is where loans happen. Many people need time to think before applying, so staying in touch is critical.

What success looks like: You hosted an event and have a plan to follow up with everyone who came.

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## Month 6 and beyond: Sustaining your success

Congratulations! You've been actively marketing for five months. Now it's time to evaluate what's working and create a sustainable plan for the future.

### Continue your outreach

To be effective in the long term, remember the acronym CRV:

Consistent

Relevant

Valuable

You'll need to keep up your efforts and continue building your network.

What to do:

- Contact any remaining partners on your original list
- Start a second round of touchpoints with partners you contacted early on
- Thank partners who have sent you referrals
- Stay in touch with your email list and social media account contacts and ask them to post an update about the program

- Send a press release or announcement celebrating the first closed loan if you've reached that milestone

Why this matters: Staying top of mind with partners and the community means they'll continue to think of you when they need financing or meet a business owner who does.

## Evaluate your efforts

It's time to look at what's been working and what hasn't. Reflect on these questions:

- Which outreach methods resulted in the most interest from businesses?
- Which partners have been most helpful in sending referrals?
- What messages seemed to resonate most with business owners?
- What took too much time for too little result?
- What was easier than you expected?
- What do you wish you had done differently?

Based on your answers, decide:

- What you'll keep doing (maybe monthly emails to your partner network)
- What you'll do less of (maybe in-person canvassing wasn't efficient)
- What you'll do more of (maybe events were highly successful)
- What new things you'll try

Why this matters: Not every marketing approach works in every community, and the plan here is a general strategy. By evaluating your efforts, you'll focus your time on what's most effective.

What success looks like: You have a clear understanding of your top 3 most effective marketing activities and a plan to continue them.

## Refresh your materials

After six months, your materials might need an update. Review your flyers, mailers, and other materials and update any information that has changed.

Why this matters: Keeping materials up-to-date ensures you're providing accurate information to business owners and partners.

What success looks like: Updated materials ready to use for the next six months.

## Create your ongoing marketing routine

Based on what you've learned, create a simple monthly routine you can stick with.

Example routine:

- Weekly: Post about the loan fund on social media or share in a relevant online community
- Monthly: Reach out to 2-3 partners to check in and remind them about the loan fund
- Monthly: Send one email to your list of interested businesses with tips, success stories, or reminders about the loan fund
- Quarterly: Host a small business event or attend a networking event where you can promote the loan fund
- Quarterly: Send mailers to businesses in your database or new high-potential prospects
- Ongoing: Follow up with any business owners who have expressed interest

Why this matters: Consistency is more important than intensity. A little bit of marketing each month will keep the pipeline of loan applications flowing.

What success looks like: You have a written plan for ongoing marketing activities that feels sustainable with your available time.

## Final thoughts

Marketing a loan fund is really about building relationships and being helpful. You don't need fancy marketing tactics; you just need to consistently let people know this resource exists and how it can help.

Remember:

- Be patient: It can take multiple touchpoints before someone is ready to apply for a loan
- Be helpful: Even if you can't help everyone, pointing them toward other resources builds trust
- Be consistent: Regular outreach is better than sporadic bursts of activity
- Ask for help: Your Grow America contact and communications team are here to support you

You've got this! By following this playbook, you'll successfully connect deserving businesses with the capital they need to grow and thrive. And that's going to make a real difference in your community.

If you need anything, don't hesitate to reach out to your Grow America contact. We're partners in this work, and we're here to help you succeed.

