



2026 SMALL BUSINESS GUIDE

Women Owned Businesses: Leadership Without Labels

Women lead businesses of every size and industry. Performance studies show that **women-owned firms match or exceed peers** in growth and innovation. With 2026 on the horizon, smart planning and steady execution will position your business, whether a solo practice, small shop, or growing local brand, to adapt and thrive.



Define your 2026 vision

Why it matters: A vivid, written vision gives every daily decision context. It doesn't have to be a corporate "mission statement," but it should clearly capture what a successful year, and the end of 2026, looks like for your business. Just getting something on paper is a great start, as this isn't an easy exercise.

Start with your ideal outcome.


- Picture your business 12, 18 or even 24 months from now.
- Are you the same size but more profitable? Have you hired more employees? Added a new product line? What challenges do you have in mind?
- Describe it in everyday language, not jargon: "By December 2026 I want to..." (e.g., "earn \$220K in annual revenue and work 35 hours per week.")

Build a one-page plan with more detail.

- Include revenue & profit targets. Choose a realistic but motivating number for annual revenue and net profit.
- Add customer & market goals next. Decide how many repeat customers or new contracts you need to hit those numbers.
- Don't forget your personal milestones. Include personal goals like vacation time, flexible hours, community impact.

Create quarterly milestones by breaking the vision into four or eight bite-size checkpoints. Examples such as:

- Q1: Launch the new service and secure 10 new customers.
- Q2: Reach \$X in monthly revenue and hire a part-time assistant.
- Q3: Increase repeat customers by 20%.
- Q4: Hit your goals of X and plan for 2027.



Communicate your 2026 vision. Even solo owners benefit from **sharing their plan for accountability.** If you have a team, take time to explain the goals so they understand how their work supports the big picture.



Plan money moves for stability

Build a dynamic cash-flow plan.

- Create an 18-Month Forecast and project cash flow through the end of 2026, with best-, mid-, and worst-case scenarios.
- Plan for a rolling 90-Day cushion with three months of expenses as the baseline. Aim for four to six months if you rely on seasonal sales or a few big clients.

Explore your business funding options early.

- Get to know trusted alternative lenders who can provide fast, tailored working capital when you're ready to expand.
- Consider products that grow with your revenue like working capital advances, equipment financing, or revenue-based funding so repayment matches your cash flow.

Go ahead and prepare for higher inflation next year.

- See if you can buy necessary equipment now in preparation for increased pricing.
- Are there potential vendor negotiations to secure multi-year or bulk-buy pricing now with key suppliers to reduce cost spikes?

Plan for smart tech and automation adoption.

- Move beyond basic spreadsheets to cloud accounting that syncs with POS or e-commerce platforms for integrated bookkeeping and inventory.
- Low-cost finance apps can now automate invoicing, late-payment reminders and simple forecasting, freeing you to focus on other parts of the business.

Focus on profitability first.

- Set a target margin and track it quarterly for gross margin goals. Even small pricing tweaks or cost cuts can protect profit if sales dip.
- Encourage repeat purchases through loyalty programs or subscriptions to smooth revenue, building a strong customer lifetime value.



Growth ideas for 2026

Having worked with small business owners for 20 years, we know you already have plenty on your plate just keeping your business running day-to-day. The below are just meant to spark a few fresh ideas, push your business a step further, test new approaches and prepare for 2026 opportunities.

Plan to help increase your customers' loyalty.

You know your current customers are your best growth engine. Think of new ideas to keep them coming back (like punch cards) or engage them with appreciation events and hand-written thank you notes. If you don't know who your best customers are, make a plan to find out.

Think about staffing needs, especially with different growth scenarios.

Even the smallest businesses sometimes need extra help. Include plans for seasonal or part-time workers, and start recruiting early. Decide if either a contractor or employee fits your needs and budget. Make sure you have a plan for training and instructions to retain your new talent.

Plan one update each month to strengthen your digital presence.

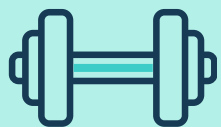
This could include things like refreshing your Google Business Profile, asking for reviews, adding photos to your website, anything that can boost your digital presence.

Automate one manual task each quarter if you can.

If you can choose one time-consuming process to automate each quarter think of the time you and your business can save. Think through invoicing, appointment booking, inventory tracking and plan to set up low-cost automations.

Plan for one collaboration in 2026.

Build a plan to collaborate with a neighboring business or a similar online business. Things like co-hosting an event (online or in-person), sharing advertising or social posts, or creating a bundle together can help build both business and introduce your business to new customers.



Start strong if you're just starting out

Taking the first step into entrepreneurship can feel overwhelming. Here are some tips to encourage action and help plan small, simple moves today to create big opportunities in 2026.

Draft your business plan, and keep it simple.

- Don't worry about a 30-page document—start with a one-page plan.
- Define: What problem are you solving? Who are your customers? How will you make money? And set 2–3 goals for your first year.
- Test your idea with a “minimum viable product” before investing too much.
- Don't be afraid to adapt or even pivot, especially if you're learning from and adapting to your customers.

Know your credit score.

- Small business lenders and alternative financing providers consider your personal credit health. Get a free report annually (via AnnualCreditReport.com) to check.
- Dispute inaccuracies right away as they can unnecessarily drag your score down.
- Pay bills on time and keep credit utilization low to build a positive credit history.

Start by separating your business finances from your personal.

- Open a business bank account as soon as possible.
- Even if you're a sole proprietor, separating money helps establish credibility and makes future financing applications smoother.
- This also helps build a business credit profile, which can help open doors to better financing terms later.

Start planning for your capital needs.

- Don't wait until you're in a crunch. Start exploring options before your business needs financing so you can compare terms and products.
- Consider what funding might be needed for 2026 and research financing options now.

Build your confidence when you find your community.

- Find other female leaders by searching local groups on social media for meetup groups, or women's associations. Connecting with other women helps with encouragement, ideas, and even referrals.
- Celebrate all your wins, no matter how small. These are proof you're building momentum.



Small business financing for women

Fuel for your next chapter

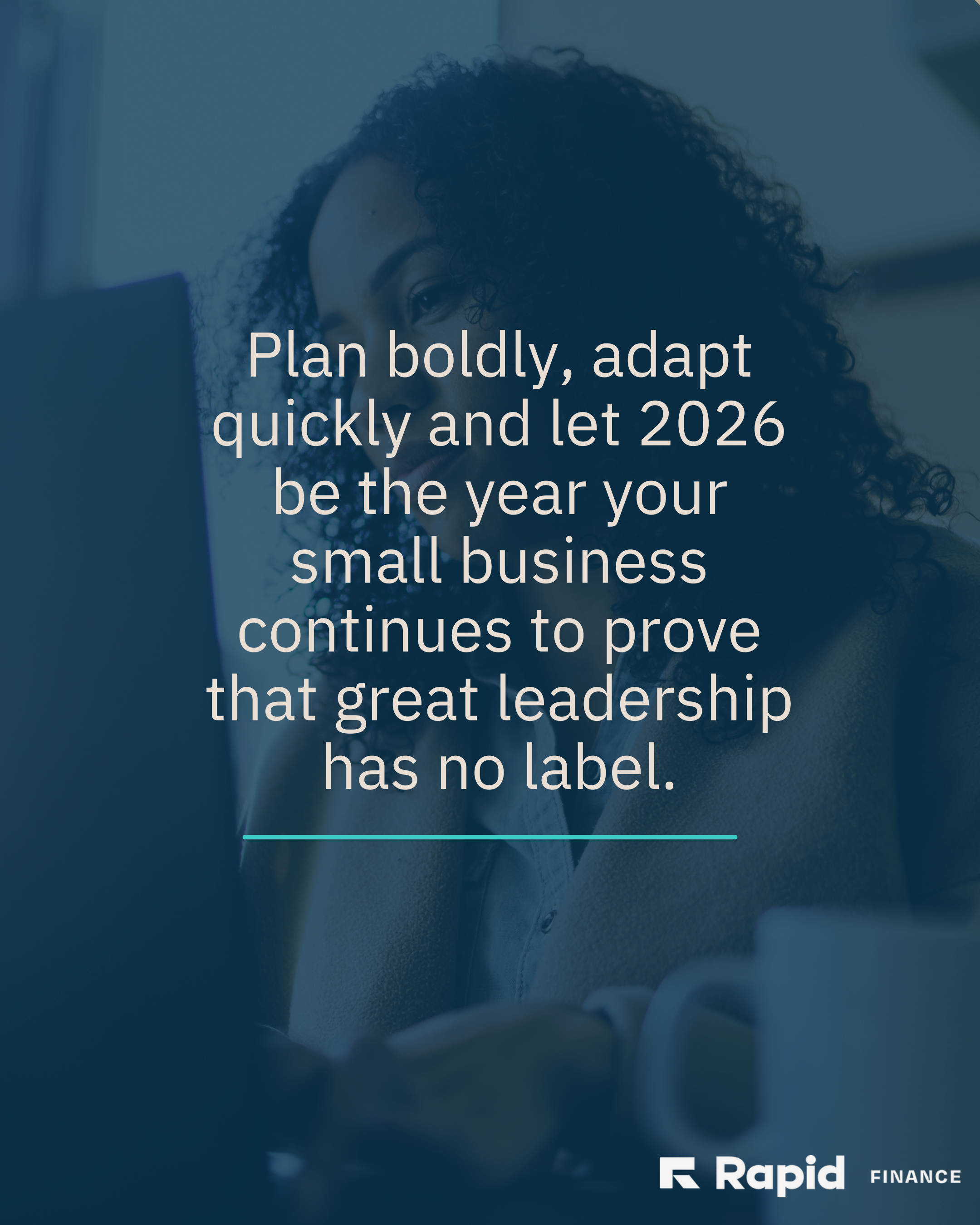
Loans and small business financing don't have to feel intimidating. Think of them as tools to unlock your next opportunity. As a small business funder for 20 years, we would be remiss if we didn't include an overview of our financing options to help you meet your goals in 2026. Our application process is simple, supportive and fast, with many businesses approved and funded in as little as one day. Our goal is to help you focus on your business, not paperwork.

Here are some of the ways we can support your business' growth:

- **Small Business Loan:** Lump-sum funding with fixed payments and terms and great for expansion projects, equipment purchases or bridging cash flow.
- **Merchant Cash Advance:** Flexible funding where payments adjust based on your business' credit card sales or receivables and good if revenue is seasonal or fluctuates.
- **Line of Credit:** Ongoing, revolving funds you can draw on whenever your business needs a cushion for cash flow or unexpected expenses.
- **Bridge Loan:** Short-term financing to cover immediate needs while you secure longer-term funding.
- **SBA Loan^{*}:** Government-backed option with longer terms and lower fees and good for businesses looking for a big step forward.
- **Invoice Factoring:** Turns outstanding invoices into cash so your business doesn't have to wait 30, 60 or 90 days to get paid.
- **Asset-Based Loan:** Uses business assets as collateral to access larger amounts of working capital.
- **Commercial Real Estate Loan:** Finance the purchase, development, or improvement of offices, retail space, or other properties.

Your business deserves the chance to thrive, and with the right financing partner, you can stop waiting and start building your business' future today. Explore all our options and get started at [Rapid Finance](#).

* Rapid Finance offers term loans, lines of credit and merchant cash advances. Rapid Finance also arranges through its marketplace term loans, SBA loans, lines of credit, factoring, asset-based loans, and commercial real estate loans.



Plan boldly, adapt
quickly and let 2026
be the year your
small business
continues to prove
that great leadership
has no label.
