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Access to Financing: 5 Areas Funding Could Help Your Business Grow

PayPal



Ecommerce Trends

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Don't let cash flow gaps in [your business](#) keep you from moving plans forward or taking advantage of your next opportunity. Whether it's kicking off a [marketing](#) plan or ordering [inventory](#), access to capital may give you flexibility to position your business for future success.

Here are five areas where access to financing may help you achieve your business goals:

Focus on infrastructure

Investing in infrastructure or supply chain improvements that can optimize processes may help you reach sales goals and save time and money. This can be achieved with simple investments, such as buying inventory and supplies in bulk, or more significant investments, such as identifying new suppliers or buying new equipment to fulfill orders more efficiently.

When you have fast access to funding through loans like [PayPal Working Capital](#),¹ you can make purchases quickly and then repay the loan with a share of each PayPal sale,² helping you manage cash flow. Plus, approved PayPal Working Capital loans are usually funded within minutes.

Building a brand customers care about

Now more than ever, consumers are interested in purpose-driven brands. According to [a research study by Zeno](#), 94% of global consumers surveyed say it's important that the companies they engage with have a strong purpose.

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Expand product offerings quickly

Research from [McKinsey](#) found that speed to market with new product offerings is key to unlocking innovation and increasing market share — a reminder of the importance of moving quickly. But when it comes to having access to capital to put towards developing and launching new products, it can be a challenge for businesses of any size.

[PayPal Business Loan](#)³ is a term loan that takes into consideration the overall health of businesses, offers predictable, weekly payments, and fast funding once approved. Having fast access to funding could help provide the flexibility to innovate quickly whether that is launching a new product line, adding SKUs to your inventory, or covering marketing expenses in new platforms. If approved, you could receive funds as fast as the next business day.⁴

Get ready for returns

For most businesses, the holiday season isn't over after New Year's, because you still must prepare for a wave of returns. According to a survey by the [National Retail Federation](#), total returns of holiday merchandise sales accounted for \$158 billion in lost holiday sales for U.S. retailers in 2021.

While larger companies may have the infrastructure to support this volume, it can be particularly challenging for small businesses that may not have the capital to offset the cost of returns.

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excites customers to exchange products rather than making straight returns.

Create opportunities for cross-selling

According to [Invesp](#), existing customers are likely to spend more than new prospects. An increase in customer retention by just 5% can increase profits by at least 25%.

One way to better engage audiences is by creating interactive video content that adds to a customer's product or service experience and informs of other products. Research by [Hubspot](#) has found that video content is more memorable and popular for consumers than other forms of content.

You can take advantage of consumer interest in video in multiple ways, such as investing in educational video tutorials about how to use products or posting interactive glimpses into product development via short videos on social platforms. These are prime opportunities to engage with customers and cross-sell related items.

The final word

The end of the year can be a great time to evaluate how you'll grow in the future. Take the time now to find the right strategy that will work for your business.

And no matter what you choose, fast access to competitively priced business loans could help your business unlock more opportunities and keep your customers engaged with your brand and your products.

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² Repayment percentage chosen prior to loan funding and applied to each PayPal sale. Minimum payment required every 90 days. See [terms and conditions](#) for details.

³ The lender for PayPal Business Loan is WebBank. Applicants must satisfy certain requirements to be eligible. Lender approval required — terms and conditions apply.

⁴ The lender transfers funds as fast as the next business day for applications approved by 5:00 p.m. Eastern Time on bank business days.

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