biz2credit Small Business Earnings Report

Year	Month	Inflation (%)	3 Months Avg Revenue	3 Months Avg Expense	Avg. Earnings
2022	Jun	9.1	\$286,700	\$203,700	\$83,000
	Jul	8.5	\$292,800	\$202,000	\$90,800
	Aug	8.3	\$306,100	\$214,200	\$91,900
	Sep	8.2	\$327,800	\$228,400	\$99,400
	Oct	7.7	\$345,500	\$244,500	\$101,000
	Nov	7.1	\$373,900	\$267,600	\$106,300
	Dec	6.5	\$382,200	\$280,300	\$101,900
2023	Jan	6.4	\$394,400	\$291,000	\$103,400
	Feb	6	\$411,500	\$309,100	\$102,400
	Mar	5	\$447,000	\$337,800	\$109,200
	Apr	4.9	\$450,400	\$346,400	\$104,000
	May	4	\$458,300	\$334,200	\$124,100
	Jun	3	\$458,300	\$312,600	\$145,700
	Jul	3.2	\$501,900	\$321,700	\$180,200
	Aug	3.7	\$561,400	\$341,600	\$219,800
	Sep	3.7	\$608,900	\$371,200	\$237,700
	Oct	3.2	\$655,800	\$430,300	\$225,500
	Nov	3.1	\$622,300	\$468,400	\$153,900
	Dec	3.4	\$612,300	\$507,200	\$105,100
2024	Jan	3.1	\$588,500	\$512,000	\$76,500
	Feb	3.2	\$651,500	\$586,700	\$64,800
	Mar	3.5	\$692,900	\$651,200	\$41,700
	Apr	3.4	\$748,900	\$687,500	\$61,400
	May	3.3	\$781,500	\$689,500	\$92,000
	Jun	3	\$808,900	\$680,000	\$128,900
	Jul	2.9	\$824,700	\$687,900	\$136,800
	Aug	2.5	\$813,600	\$683,600	\$130,000
	Sep	2.4	\$795,800	\$690,400	\$105,400
	Oct	2.6	\$777,200	\$709,000	\$68,200
	Nov	2.7	\$740,300	\$691,100	\$49,200
	Dec	2.9	\$747,500	\$705,400	\$42,100
2025	Jan	3.0	\$758,100	\$725,800	\$32,300
	Feb	2.8	\$627,900	\$590,800	\$37,100
	Mar	2.4	\$531,900	\$493,300	\$38,600
	Apr	2.3	\$522,400	\$474,700	\$47,700
	May	2.4	\$547,600	\$498,300	\$49,300
	Jun	2.7	\$614,200	\$551,900	\$62,300
	Jul	2.7	\$643,300	\$550,400	\$92,900

Key Findings



\$92,900

The average earnings for July 2025 were \$92,900 (up by 49.1% from June).



\$643,300

The **average revenue** for July 2025 was \$643,300 (up by 4.7% from June).



\$550,400

The average expenses for July 2025 were \$550,400 (down by 0.27% from June).

2.7%

Inflation rate for July remained the same at 2.7%.

Year-to-Date

188%

Compared to January 2025, average earnings are up by 188% (\$92,900-\$32,300). Year-Over-Year



Compared to July 2024, average earnings are down by 32% (\$92,900-\$136,800).

Takeaways

Small businesses continue to navigate economic uncertainty with precision. Revenues climb upward, and expenses have flattened month-over-month (could be attributed to previous imports to avoid tariff-related duties), leading to climbing profits for operators. Since the beginning of the year, earnings are up a whopping 188%. However, compared to July 2024, earnings remain down 32%.

In the remaining four months of 2025, tariff concerns continue to loom, along with adjusting to new tax policy from the Big, Beautiful Bill signed into law last month, and finding quality job applicants.

Methodology

Biz2Credit examined a number of variables in their Earnings Index report, including annual revenue, operating expenses, age of business, credit score, approval rate, and funding rate. Data was extracted from non-PPP loans submitted from January 2022 to July 2025.







