



Lenders fund businesses they can understand and trust. Have these ready before you apply and you will present as a lower risk.

The numbers

- Last two to three years of financial statements
- Year-to-date management accounts (profit and loss and balance sheet)
- A cash flow forecast covering the loan period
- A clear statement of how much you want and exactly what it is for
- How the loan will be repaid, shown in the forecast

The business

- A short business overview and recent trading history
- Aged receivables and payables listings
- Details of existing loans, leases, and security
- Major contracts, order book, or pipeline evidence

Security and compliance

- Details of assets available as security and their value
- Confirmation that tax and statutory filings are up to date
- Personal financial information for owners, if a guarantee is likely

Not sure your forecast will satisfy a lender? We prepare lender-ready forecasts and sit with you through the conversation.