



Application Document Checklist

Core Documents Required

Business Documentation

- ☐ **Business plan** (comprehensive, updated within last 6 months)
- ☐ **Executive summary** (1-2 pages highlighting key points)
- ☐ **Business registration documents** (Articles of Incorporation, LLC operating agreement, etc.)
- ☐ **Business licenses** and permits (as applicable)

Financial Documents

- ☐ **Financial statements** (last 3 years):
 - ☐ Income statements
 - ☐ Balance sheets
 - ☐ Cash flow statements
- ☐ **Tax returns** (business and personal for all owners, last 3 years)
- ☐ **Bank statements** (last 6-12 months)
- ☐ **Financial projections** (3-5 years)
- ☐ **Detailed use of funds** statement
- ☐ **Credit reports** (business and personal)

Legal Documents

- ☐ **Corporate bylaws** or operating agreements
- ☐ **Key contracts** (customer, supplier, lease agreements)
- ☐ **Intellectual property documentation** (if applicable)

Management Information

- ☐ **Resumes** of key management team
- ☐ **Organizational chart**

Personal Information (for all owners/guarantors)

- ☐ **Personal financial statements**
- ☐ **Personal tax returns** (last 3 years)
- ☐ **Personal credit reports**

Additional Considerations

- ☐ **Professional advisors** contact information:
 - Accountant/CPA
 - Attorney
 - Financial advisor
 - Business consultant
- ☐ **Timeline** for capital needs
- ☐ **Alternative funding sources** identified
- ☐ **Presentation materials** prepared (pitch deck, financial models)

Final Review

- ☐ All documents are **current and accurate**
- ☐ Financial information is **consistent** across all documents
- ☐ Documents are **professionally prepared** and formatted
- ☐ **Electronic copies** are organized and accessible
- ☐ **Physical copies** are available when required
- ☐ **Confidentiality agreements** are prepared for sharing sensitive information

Note: Requirements may vary depending on the type of capital (debt vs. equity), amount requested, and specific lender/investor preferences. Always confirm specific requirements with your target funding sources.