



Business Loans

Here's what we look for:

in a Potential Borrower

- ✓ Management ability and experience in the type of business
- ✓ Feasible business plan
- ✓ Adequate history
- ✓ Adequate equity investment by owner in a new business
- ✓ Sufficient collateral
- ✓ Sufficient net worth in an existing business
- ✓ Ability to repay the loan from the projected cash and profits

in a Loan Application

- ✓ Purpose of loan
- ✓ History of the business
- ✓ Financial statements for previous three years (personal & business if applicable)
- ✓ Tax returns for previous three years (personal & business, if applicable)
- ✓ Cash flow statements projected for 3 years
- ✓ Pro Forma Financial Statements for 3 years (sources & uses of funds; balance sheets; operating statements)
- ✓ Available collateral
- ✓ Principal(s) Resume(s)

banking that matters