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|  | **Checklist Item** | **Details to Provide** |
| **1** | **Business Plan Quality** | A clear, feasible, and well-researched business plan that a 7-year-old kid can understand, with achievable goals and management's ability to execute. |
| **2** | **Collateral** | Detailed appraisal, ownership proof, and valuation of the collateral. If you say the collateral is worth $6 million, then provide evidence that it is. Provide a recent third-party appraisal (as an example) showing that the collateral is worth $6 million. If you have insurance on the project, then show that. Focus on the liquidity of the collateral. |
| **3** | **Cash Flow & Debt Service Coverage** | Historical cash flow, seasonality, and stress test projections. Ensure that the Debt Service Coverage Ratio (DSCR) aligns and demonstrates that you can help pay off. |
| **4** | **Debt-to-Equity Ratio** | Evaluate debt-to-equity ratios compared to industry standards and assess the impact on overall leverage. |
| **5** | **Creditworthiness** | Detailed credit history, payment history, and business/personal credit scores. Please give us your business score or personal credit score. |
| **6** | **Revenue & Profitability** | Consistent revenue, healthy profit margins, and diversified customer base. Review gross and net profit margins. If you are a new business, then show comparable businesses. |
| **7** | **Legal Documentation** | Provide a copy of business licenses, tax returns, incorporation documents, and ownership agreements. |
| **8** | **Loan Repayment Plan** | Realistic repayment schedule, **contingency plans**, and options for prepayment or early loan clearance. Please label the contingency plan as a contingency plan. |
| **9** | **Owner’s Investment & Commitment** | Owner's financial commitment, personal guarantees, and recent equity contributions. If the owner invested, show us the bank receipt. Similarly, everyone can create a hyperradical figure through the investment of time. We are looking for something more tangible here. |
| **10** | **Industry Risk & External Factors** | What is the regulatory environment, economic sensitivity, supply chain, and potential technological risks? |
| **11** | **Working Capital & Liquidity** | What is your current working capital? Show us a table. Make it clear. |
| **12** | **Risk Mitigation Strategies** | Provide any adequate insurance coverage you may have. |
| **13** | **Capital Required** | Please provide the exact amount of capital you require and the timeline you need. |