Credit & Funding Readiness Checklist

Organize evidence before pursuing funding. Requirements vary by provider and funding type. This tool does not predict approval or set a borrowing limit.

Name / business name / completion date

Business type / stage (planning, starting, established) / contact email

Funding type: loan / line of credit / grant / equity / other; amount and timing

Foundation and records

Select one response per item: Yes = supported by a current record; Attention = a gap; Unsure = check; N/A = does not apply.

	Yes	Attention	Unsure	N/A
Registration, ownership, licenses and identity details are accurate.	○	○	○	○
Business banking and personal activity are separated.	○	○	○	○
Applicable tax filings are current or unresolved issues are documented.	○	○	○	○
Bookkeeping and reconciliations cover the last completed period.	○	○	○	○
Income statement and balance sheet have a stated reporting date.	○	○	○	○
Existing debts, balances, payments and guarantees are documented.	○	○	○	○
Requested amount and use of funds are itemized.	○	○	○	○
Supporting records are organized for the provider to review.	○	○	○	○

Credit & Funding Readiness Checklist

Review the proposed funding and the questions that still need answers.

Application and terms

Select one response per item: Yes = supported by a current record; Attention = a gap; Unsure = check; N/A = does not apply.

	Yes	Attention	Unsure	N/A
Relevant business credit reports have been checked for accuracy.	○	○	○	○
If personal credit is relevant, the owner knows what may be reviewed.	○	○	○	○
Differences between revenue, tax and bank records can be explained.	○	○	○	○
Application requirements and potential credit inquiries are understood.	○	○	○	○
Total cost, fees, payment timing and guarantee terms will be reviewed.	○	○	○	○
Downside cash-flow assumptions have been considered before borrowing.	○	○	○	○

For loans or credit lines: identify repayment cash flow and test a lower-sales scenario. For grants: check eligibility, restrictions and reporting. For equity: consider ownership, control and investor terms; mark loan-only questions N/A.

Use of funds / expected benefit / evidence supporting the estimate

Loan only: payment affordable under your assumptions / repayment source

Unresolved issue / next action / responsible person / date

Credit & Funding Readiness Checklist

Use this page to turn the review into a practical request for help.

What would you like Quoti to help you understand or complete?

Most important deadline / reason it matters

Information still needed / who will obtain it / target date

Choose a useful next step

For help discussing your concerns, book a free 15-minute introduction. It establishes fit; detailed review, written plans and implementation are separately scoped and priced.

Talk with Quoti: quoticonsulting.com/book-consultation

A deeper Business Health Scan uses business answers and financial figures. The online 21-item Underneath the Business checklist is a separate concern-gathering tool.

Complete and save this PDF before sharing. Use your secure My Quoti document-upload area for sensitive records. Do not enter bank logins, full account numbers or Social Security numbers here.