

NO CAP

Credit Is Capital

LESSON 04 · WORKSHEET

What Lenders Actually Look At

Funding decisions aren't random. They're a pattern you can prepare against.

INSIDE THIS DOWNLOAD

Funding Readiness Checklist + Story Template

A FREE EDUCATIONAL DOWNLOAD

Part of the NO CAP — Credit Is Capital lesson series from the U.S. Black Chambers, Inc.

Read the full lesson at usblackchambers.org/nocap

WHAT YOU'LL WALK AWAY WITH

The four ideas worth remembering.

01

Lenders look at patterns.

Time in business. Revenue and cash-flow patterns — not just total revenue. Existing debt. Credit history. Records.

02

Clean records aren't bureaucracy.

They're evidence. Lenders need to answer: Can this business repay? And — can we understand the numbers?

03

Story + numbers = stronger application.

Story explains the business and the opportunity. Numbers show how the money will move. You need both.

04

Prep beats apologize.

Fix obvious errors. Pay down small high-cost balances. Make sure your business name, EIN, and address are identical on every document.

WANT THE FULL LESSON?

Read NO CAP Lesson 04 — What Lenders Actually Look At — at usblackchambers.org/nocap

FUNDING READINESS CHECKLIST + STORY TEMPLATE

Walk in prepared.

- Recent profit & loss statement
- Balance sheet (if applicable)
- Last 3–6 months of business bank statements
- Key contracts or invoices (if borrowing against expected revenue)
- Business tax returns (last 2 years)
- Personal tax returns (last 2 years)
- EIN / business formation documents
- One-page funding story (see template below)

TELL YOUR FUNDING STORY

One page. Three sentences. Done.

WHAT I'M BUILDING (1 SENTENCE):

WHY THIS FUNDING, WHY NOW (1 SENTENCE):

HOW I'LL REPAY (1 SENTENCE + NUMBERS):
