

# Think

## LIKE A BANKER

Be Empowered & Knowledgeable  
about your business's credit  
worthiness.



Tell me about your team and what stake do they own in the business?

We'd love to hear more about your business. Could you tell us what you offer and why you started the business?

What's the legal status of your business?

Where are you located, and how long have you been doing what you do?

Does your business have a different management team from the owners? Who are the principal managers, and how is their background/experience vital to your business operations?

Who do you find yourselves up against in the market, and what do you think their strengths and weaknesses are?

Who is your target audience?

Do you offer credit? If so, how long does it take to turn over your accounts receivables?

We're curious about the financial statements you have on your business. Can you provide them? Are those financials audited or self-prepared?

Are your business assets insured?

What monetary amount is your business looking to borrow?

Why does your business need to borrow money?

*Think*

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## CONTINUED...



How did you come up with the amount for your loan request?

What future financing needs do you predict needing?

In what way will this loan significantly assist your company in reaching its goals?

What do the earnings and profit history look like for your business?

How much cash is your business generating from its operations?

What's the primary source of repayment for the loan?

Will this loan generate any further expenses for your business?

What's the secondary source of repayment if the primary source fails?

How much equity does your business have?

Are there any willing and capable guarantors for your business?

What collateral do you to pledge?

Who owns the collateral, and where is it located?

Which banks are you currently associated with?

Which bank houses your business's operating account?

Have you spoken to your bank about the loan request?

How does this loan fit into your company's total banking and lending picture?

Do you have other loans outstanding, and what's the nature and extent of these loans?