FINANCING PREPARATION GUIDE

Prepare before you approach lenders.

Organize the request so an advisor and prospective lenders understand your goal, repayment plan and timing.

01 Define the request

State the amount, use of funds, desired timing and the business outcome. Separate short-term operating needs from long-term asset purchases. Include related closing costs and operating cash needs.

02 Organize the financial story

Gather business financial statements, tax returns, current year-to-date results and a debt schedule. Reconcile differences between records. Explain material changes and support projection assumptions.

03 Connect repayment to the request

Identify the cash flow supporting payments. Consider existing obligations, seasonal changes and the timing of collections. Receivables, payable aging and inventory reports help explain operating needs.

04 Add transaction details

For equipment, include quotes and installation costs. For acquisitions, include purchase terms, buyer equity and post-closing working capital. For property, gather leases, operating results and purchase or payoff information.

05 Compare the full proposal

Look beyond rate. Compare usable proceeds, fees, payment schedule, maturity, collateral, guarantees, covenants, prepayment terms and closing conditions. Identify who owns each open item.

Talk with an Alliance Capital Advisor.

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Schedule a conversation ›

General information. Requirements vary by lender and transaction. Financing approval is not guaranteed.