ROYAL FINANCIAL
WEALTH SOLUTIONS

FREE BUSINESS FUNDING READINESS GUIDE

Funding Ready Checklist

A simple lender readiness review for business owners who want to stop guessing and start preparing with structure, strategy, and systems.

"Lenders do not fund dreams.
They fund prepared businesses."

FUNDING READY CHECKLIST

Before You Start

Most business owners are not denied because they are bad business owners. Many are denied because their business is not lender ready yet.

Funding is not just about applying. It is about preparation, structure, documentation, credit, banking, and strategy.

Your Information

Business Name ______________________________

Owner Name ______________________________

Email ______________________________

Phone ______________________________

Funding Goal Amount ______________________________

What do you need funding for ______________________________

How To Use This Checklist

Check every item that is already complete. Leave blank anything that needs work. At the end, count your checks and review your readiness score.

FUNDING READY CHECKLIST

Business Foundation & Credit Profile

1 Business Foundation

- [ ] Your LLC or business entity is active and in good standing.
- [ ] Your business name, address, phone number, and email are consistent everywhere.
- [ ] Your EIN has been issued and matches your legal business name.
- [ ] Your business has a professional email address or domain based email.
- [ ] Your business has a website or simple landing page that explains what you do.
- [ ] Your business has a clear offer, service, or product.
- [ ] Your business records are organized and easy to access.

2 Business Credit Profile

- [ ] Your business has started building a separate business credit foundation.
- [ ] Your personal credit and business credit are not being treated like the same thing.
- [ ] You know what accounts, vendors, or tradelines report for your business.
- [ ] You have reviewed your business credit profile for missing or incorrect information.
- [ ] You are not applying for funding before checking your credit readiness.
- [ ] You understand which credit issues may need to be addressed before applying.

Banking History & Documentation

3 Banking History

- [ ] Your business has a dedicated business bank account.
- [ ] Business income and expenses are not mixed with personal spending.
- [ ] Your deposits show consistent business activity when possible.
- [ ] Your account avoids frequent overdrafts, negative balances, and returned payments.
- [ ] You understand that lenders may review average balances and cash flow.
- [ ] Your banking activity supports the story you want lenders to see.

4 Financial Documentation

- [ ] You have recent business bank statements available.
- [ ] Your bookkeeping is updated or at least organized enough to explain your numbers.
- [ ] Your business taxes are filed or you know what still needs to be filed.
- [ ] You can explain your monthly revenue, expenses, and profit.
- [ ] You have invoices, receipts, or records that support your business activity.
- [ ] You know whether your business currently looks fundable on paper.

FUNDING READY CHECKLIST

Funding Strategy & Application Readiness

5 Funding Strategy

- [ ] You know how much funding you are seeking.
- [ ] You know what the funding will be used for.
- [ ] You understand that different lenders look for different things.
- [ ] You know whether your goal is credit cards, lines of credit, loans, or working capital.
- [ ] You are not applying randomly without a funding sequence.
- [ ] You have a plan to improve what lenders may see before submitting applications.

6 Application Readiness

- [ ] You have reviewed your personal credit readiness before applying.
- [ ] You have reviewed your business credit and banking readiness before applying.
- [ ] Your business information is consistent across applications and records.
- [ ] You are prepared to provide documents when requested.
- [ ] You understand that approvals are based on lender requirements.
- [ ] You have a next step if you are not ready yet.

Funding Readiness Scorecard

Count the number of boxes you checked. This score is not an approval prediction. It is a readiness snapshot so you know what to work on next.

CHECKED	READINESS LEVEL	WHAT IT MEANS
0–10	**Foundation Needed**	Your business needs structure before you apply. Focus on the basics first.
11–20	**Getting Organized**	You have pieces in place, but lenders may still see gaps. Your next move is cleanup and documentation.
21–30	**Almost Lender Ready**	You are close. Review your credit, banking, and funding sequence before applying.
31–37	**Strong Readiness**	Your foundation is stronger. A strategy review can help you decide where to apply and when.

Your Results

Total boxes checked ______________________

Top 3 areas that need work ______________________

What I need to fix before applying ______________________

My next best step ______________________

FUNDING READY CHECKLIST

Your Next Step

If this checklist showed you that your business is not fully lender ready yet, that is not a failure. It means you now know what needs to be fixed before you waste time applying blindly.

The Funding Ready in 90 Days process helps business owners review their structure, credit, banking, documentation, and funding strategy so they can move with a clearer plan.

Book Your Funding Strategy Call

Use this call to review where your business stands, what may be holding you back, and what next step makes sense before applying for funding.

Website: royalfinancialwealthsolutions.com | Email: info@royalfinancialwealthsolutions.com

IMPORTANT DISCLAIMER

Royal Financial Wealth Solutions does not guarantee funding approval, credit approval, specific funding amounts, or specific results. Funding decisions are made by lenders based on their own requirements, underwriting guidelines, credit profile, business documentation, banking history, and other factors. This checklist is designed to help business owners become more prepared and lender ready before applying.