



Business Name: _____ Date: _____

Address: _____

Owner/Principal: _____

Business Telephone: _____ Fax: _____

Mobile: _____ Email: _____

EIN: _____ Website: _____

Legal Form of Business (circle one): Corporation, LLC, LLP, Partnership, Proprietorship

1. Describe the business (executive summary):

2. What are the intended uses of the funds?

A. Business Loan

- 1) Purpose: More Working Capital? _____
- 2) Consolidate Debt? _____
- 3) Rescue? _____
- 4) Buy Business? _____
- 5) Start New Business? _____
- 6) Purchase Amount \$ _____ Down Payment \$ _____

B. Real Estate

- 1) Loan Amount: \$ _____
- 2) Estimated Appraised Value: \$ _____
- 3) Purchase? _____ Cash Down Payment: \$ _____
- 4) Development? _____ Investment by client: \$ _____
- 5) Construction? _____ Does borrower own the land 100%? _____
- 6) Refinance? _____ Purpose of Refinance: _____
- 7) Bridge Loan or Hard Money? _____



C. Merchant Financing

- 1) Average Monthly Gross Receipts last 3 months: \$ _____
- 2) Average Monthly *Credit Card* Receipts last 3 months: \$ _____
- 3) Current Credit Card Processor: _____ Since (date) _____

D. Asset Based Financing

- 1) Revolving Line of Credit _____ or Factoring _____
- 2) Average Inventory Value at Cost: \$ _____
- 3) Average Monthly AR Balance: \$ _____ Average # Monthly Invoices: _____
- 4) Average Days Sales Outstanding: _____ Number of Customers: _____
- 5) Client's Biggest A/R Problem _____

E. Purchase Order Financing

- 1) Total amount of expected PO's \$ _____
- 2) Average amount of each PO \$ _____
- 3) Manufactured by own company (WIP financing) _____ or 3rd party _____?
- 4) Name and address of 3rd party:

- 5) Trade Financing (offshore)? Yes _____ No _____
- 6) Expected dates of PO's: _____ Expected dates of delivery: _____
- 7) Expected Sales Revenue from PO: \$ _____ Gross Margin (%): _____

F. Equipment Financing

- 1) Equipment Cost: \$ _____
- 2) Shipping/Install Cost: \$ _____
- 3) Description & Purpose: _____
- 4) Vendor: _____
- 5) Refinance existing debt or lease (sale-leaseback)? \$ _____

G. Unsecured Business Financing (\$25,000 - \$100,000)? \$ _____

H. Other Financing



3. Date business founded? ____/____/____ (MM/DD/YYYY)

Date business acquired (if different)? ____/____/____ (MM/DD/YYYY)

State of formation: _____

4. List >5% owners:

<u>Name</u>	<u>Title</u>	<u>Ownership %</u>	<u>Social Security #</u>
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

5. What is the company staffing structure? (How many employees? FT/PT? Seasonal?)

6. Additional locations? Yes ___ No ___ If yes, where?

7. How much financing is requested and for how long?

8. Where else have you sought funding?

9. Why were you turned down elsewhere?

10. List current financing facilities:

	<u>Lender</u>	<u>Amount</u>	<u>Term</u>	<u>Collateral</u>	<u>Type (LOC, Mortgage, Factor, etc.)</u>
A.	_____	_____	_____	_____	_____
B.	_____	_____	_____	_____	_____
C.	_____	_____	_____	_____	_____



11. What is the revenue & net income history?

	YTD	Prior Year	Two Years Ago
Revenue	_____		
Net Income	_____		

12. What are the business assets & liabilities history?

	YTD	Prior Year	Two Years Ago
Assets	_____		
Liabilities	_____		
Net Worth	_____		

13. Estimated monthly free cash flow to service the debt?

14. What is your experience in this business?

15. Are Personal Guarantees available? (By whom?)

16. Collateral for Personal Guarantees

- a. Value of home equity: \$ _____
- b. Value of *non-retirement plan* portfolio: \$ _____
- c. Margin or other loans on portfolio? Yes (amount): \$ _____ No _____

17. What is the client's business credit quality? (D&B) and personal credit quality? (FICO score)

18. Any Federal/State/Local Tax Liens/Delinquencies/Bankruptcy? If yes, explain.



19. Do you have any Federal or State Payroll or Income Taxes Past due? If yes, amount?

20. What are your alternative revenue streams?

21. What is the Exit Strategy and source of Exit Funds?

22. What will be the next time funds will be needed?

23. Other Information:

The undersigned certifies that all statements in this application, and on each document required to be submitted in connection herein, including, but not limited to, federal income tax returns, company financial statements, and personal financial statements, are true, correct, and complete.

The undersigned authorizes **Nenko Advisors International, LLC** ("NAI") to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. The undersigned further agrees to notify NAI promptly of any material change in any such information.

Principal's signatures:

Name

Date: _____

Name

Date: _____

Name

Date: _____