ENTREPRENEUR FUNDING CHECKLIST

A lender readiness playbook for business owners who want capital without looking desperate.

Structure | Credit | Banking | Documentation | Capital

This resource is designed to give the reader clarity, action steps, and enough insight to understand the problem while creating a clear next step to book a deeper strategy session with Marcus Rutledge and the brand ecosystem.

The Funding Readiness Mindset

Banks do not fund hope. Banks fund structure, deposits, documentation, repayment ability, and low risk behavior. The goal is to look fundable before the application ever hits underwriting.

The 5 Layers Of Funding Readiness

A fundable business needs entity structure, business credibility, personal credit, business banking, and documentation. If one layer is weak, approvals can shrink or disappear.

Layer	What It Means	Why It Matters
Entity	LLC or Corporation is active and consistent	Shows legitimacy and reduces confusion
Credibility	Website, email, phone, address, listings	Helps underwriting verify the business
Personal credit	Owner profile is clean and low risk	Most lenders review the guarantor
Banking	Deposits and balances are healthy	Shows cash flow and repayment ability
Documents	Financials are organized	Speeds approval and improves trust

Entity And Credibility Checklist

Your company should have an active entity, EIN, business bank account, professional email, business website, consistent business description, business phone number, and matching information across public profiles.

- Complete this before applying.
- Do not guess on lender requirements.
- Make sure all documents match your business name and address.
- Keep copies in a funding folder.

Banking Behavior Checklist

Lenders study your bank statements. They look for average daily balance, deposits, NSF activity, overdrafts, cash flow consistency, negative days, and whether the account looks like a real business operation.

- Complete this before applying.
- Do not guess on lender requirements.
- Make sure all documents match your business name and address.
- Keep copies in a funding folder.

Personal Credit Checklist

Most small business funding still leans on the owner’s personal guarantee. That means utilization, inquiries, late payments, collections, and revolving debt can impact business approvals.

- Complete this before applying.
- Do not guess on lender requirements.
- Make sure all documents match your business name and address.
- Keep copies in a funding folder.

Documentation Checklist

Before applying, prepare bank statements, tax returns, profit and loss statement, balance sheet, business formation documents, operating agreement, debt schedule, invoices, contracts, lease, and owner identification.

- Complete this before applying.
- Do not guess on lender requirements.
- Make sure all documents match your business name and address.
- Keep copies in a funding folder.

Funding Product Fit

Not every funding product is right for every business. Term loans, lines of credit, SBA loans, equipment financing, invoice factoring, revenue based funding, and business credit cards all have different risk profiles.

Funding Type	Best For	Watch Out For
SBA loan	Established business with documents	Longer process and detailed underwriting
Line of credit	Working capital and flexibility	Needs strong credit and banking
Equipment financing	Trucks, tools, machines, equipment	Collateral and insurance requirements
Invoice factoring	Businesses with receivables	Customer payment quality matters
Business credit cards	Quick revolving access	Utilization can hurt if managed poorly

The Underwriter’s Lens

Underwriters ask three questions: Can this business repay? Is the borrower organized? Does anything create unnecessary risk? Your job is to remove doubt before they ask.

Red Flags That Stop Funding

Overdrafts, inconsistent deposits, high utilization, open collections, recent late payments, mismatched NAICS codes, weak website presence, poor documentation, and unclear use of funds.

90 Day Funding Prep Plan

Days 1 to 30: fix profile and documents. Days 31 to 60: improve banking behavior and credit utilization. Days 61 to 90: match the company to the right lender, offer, and timing.

Book The Funding Readiness Call

If your business needs capital, do not apply blindly. Get positioned first. Visit cct.credit and book a funding readiness strategy session.

Source Note

This checklist aligns with common lender expectations and SBA style documentation categories. It is educational and does not guarantee approval.