

Lender Readiness Checklist

Are You Lender-Ready? · Getting You to the Finish Line

Before we introduce you to our network of lenders, use this checklist to gauge your current standing.

SECTION ONE

1 The Core Financials

- Three Years of Tax Returns**
Both personal and business returns required.
- Year-to-Date (YTD) Statements**
Current Balance Sheet & P&L — no more than 60 days old.
- Debt Schedule**
All debts: original amounts, current balances, and monthly payments.

SECTION TWO

2 The Capacity Story

- Debt Service Coverage (DSC)**
Can your cash flow cover a new loan payment at least 1.25x over?
- Use of Proceeds**
Specific line-item breakdown of how every dollar generates growth.
- Collateral Audit**
Assets available: equipment, real estate, or accounts receivable.

SECTION THREE

3 The "Woman-Owned" Advantage

- Certifications — WOSB or MBE**
Officially certified? Lenders hold dedicated capital "buckets" for certified entities.
- The Narrative**
Brief executive summary: why your business is a pillar of the community.

GENDEREDGE INTAKE FORM — Key Fields

Data points our lender network cares about most.

Field	Purpose
Legal Business Name	Verification of entity standing.
Years in Operation	Lenders typically look for 2+ years of seasoning.
Requested Loan Amount	Helps categorize: Microloan vs. SBA vs. Commercial.
Primary Purpose	Working Capital, Equipment, or Real Estate?
Annual Gross Revenue	Determines the scale of lending partner needed.
Credit Self-Score	Routes to "credit-builder" vs. "prime" lenders.