WESTERN RESERVE COMMUNITY FUND®

ARE YOU READY?

A self-check for small business owners and nonprofit leaders considering a WRCF loan.

*Please Note: This list is only intended as a guide.

THE SELF-CHECK

- [ ] **Do you have a business bank account?**
  Keep business and personal finances separate.
- [ ] **Do you know your personal credit score?**
  We work with applicants at 500+. Knowing your number is the first step.
- [ ] **Are you tracking income and expenses monthly?**
  QuickBooks, a spreadsheet, or anything consistent works.
- [ ] **Are your last 3 years of tax returns filed and ready to share?**
  Business and personal returns.
- [ ] **Do you have a written business plan with clear goals?**
  A detailed plan with vision, market, SWOT analysis, financials and other pertinent details.
- [ ] **Do you know your funding needs and how you would use it?**
  Real estate, payroll, working capital, equipment, refinancing, or bridge.

DOCUMENTS TO GATHER

- [ ] **Business and personal tax returns (last 3 years)**
- [ ] **Business bank statements (last 3 months)**
- [ ] **Profit and loss statements from the past 3 years (if available)**
- [ ] **Balance sheets from the past 3 years (if available)**
- [ ] **Legal entity documents (Articles, EIN letter, operating agreement)**
- [ ] **Written business plan**