PRIVATE BRIEFING - EST. MMXXIV

The 14-Point *Funding Readiness* Checklist

The exact items underwriters check before approving up to $300,000 in combined business funding. If your file is missing even one, you can be denied - flat out.

PREPARED BY

Wealth Generation - Succeed Consulting Firm

WHY THIS DOCUMENT EXISTS

Ninety percent of small businesses that apply for funding are denied - and the number one reason isn't the business model. It's missing structural items the underwriter expects to see before they ever read the executive summary. This is the list. Walk it, item by item, before you apply.

The 14 Items

01

Personal credit profile

- [ ] Personal FICO 700+, low utilization, no recent derogatories. Lenders pull this on every founder application until business credit is fully established.

02

Business entity

- [ ] LLC, S-Corp, or C-Corp formed and in good standing with the state. Sole proprietorships and DBAs are routinely declined for unsecured funding.

03

EIN

- [ ] Federal Employer Identification Number issued by the IRS. Required for business bank accounts, business credit files, and any tax return.

04

Business address

- [ ] A physical, commercial address - not a residential home, P.O. box, or virtual-only mailbox. Verified against 411 and business databases.

05

Business phone

- [ ] A dedicated business line listed in 411 and on the business website. Personal cell numbers fail directory verification.

06

Professional domain & email

- [ ] Custom domain (yourcompany.com) with matching email. Free Gmail/Yahoo addresses signal an unestablished business.

07

Business website

- [ ] Live, indexed, professionally built site clearly explaining the business, products, and contact information.

08

Online business listings

- [ ] Verified profiles on Google Business, Yelp, Bing Places, and major industry directories - all matching name, address, phone.

09

Business credit profile

- [ ] Established files with Dun & Bradstreet (DUNS), Experian Business, and Equifax Business. Multiple net-30 trade lines reporting.

10

Business plan

- [ ] Written plan with executive summary, market analysis, financial projections, and use-of-funds. Required for SBA and most commercial loans.

11

Financial statements

- [ ] Profit & loss, balance sheet, and cash flow statements - current within 90 days. Reviewed or compiled by a CPA where required.

12

Banking history

- [ ] Dedicated business checking account, 6+ months of clean statements, healthy average daily balance, no NSFs.

13

Revenue documentation

- [ ] Tax returns (last 2 years), bank-deposit records, merchant statements, signed contracts - evidence that revenue is real and recurring.

14

Compliance standing

- [ ] State, federal, sales-tax, and industry licenses current. No open tax liens, judgments, or unresolved compliance flags.

NEXT STEP

You have the list.
Now build the file - in order.

The Wealth Generation pathway walks you through every one of these 14 items in the exact sequence underwriters expect - alongside trust, estate, and generational-wealth coordination. A single strategist. One room. No call centers.

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