The Report Your Bank *Is Actually Looking For.*

The financing package community banks want from a $1M to $20M business, organized the way an underwriter reads it. Check every box before you apply, or before you re-apply.

Start here: the 90-second bank math

Annual operating cash flow (net income + depreciation + amortization + interest), divided by one full year of payments on ALL debt, existing plus the new loan. **1.25 or higher** clears the bar most community banks use. **1.0 to 1.25** is fundable with a strong file. **Below 1.0**: fix this before applying, not after a decline.

1 · The financial statements

- ☐ **3 years of business tax returns**, complete, all schedules
- ☐ **Year-to-date P&L and balance sheet**, no more than 60 days old
- ☐ **Same period last year** alongside, so trends are visible
- ☐ **AR and AP agings** as of the statement date
- ☐ **Debt schedule**: every loan, lender, balance, rate, payment, maturity, collateral

2 · The cash story

- ☐ **A cash flow view of the year**: a 13-week direct forecast is strongest; a monthly cash flow statement is acceptable
- ☐ **Your own coverage math**, shown, not asserted
- ☐ **Use of funds, one page**: what the money buys, what that produces, how it services the payment

3 · The owner file

- ☐ **Personal financial statement** on the bank's standard form
- ☐ **2 years of personal tax returns**
- ☐ **Know your credit report** before they pull it; explain anything ugly in writing, proactively

4 · The narrative

- ☐ **One-page memo**: what the business does, who buys, why revenue is durable, what the loan does, how it comes back
- ☐ **Collateral list** with honest values
- ☐ **Entity documents and licenses**, current

5 · The hygiene signals

- ☐ **Books reconciled through last month**, no uncleared junk
- ☐ **No negative balances** or unexplained suspense accounts
- ☐ **Owner draws and loans separated** from operations
- ☐ **Preparer named**, with credentials if they have them

What gets a file declined

- ☐ Stale or partial financials
- ☐ Books that contradict the tax returns, unexplained
- ☐ No cash flow story, only profit
- ☐ Personal and business money tangled
- ☐ No answer to "what is the money for?"
- ☐ Coverage below 1.0 with no plan to fix it

If you already got the no

Do not re-apply with the same file. Ask what drove the decision, run the coverage math yourself, rebuild the package above, then reopen the conversation. Banks remember applicants who came back organized.

Want senior eyes on your file first?

Every Gevity engagement starts with a fixed-scope CFO Diagnostic, from $2,500: a senior read of your finances, a 13-week cash view, and a 90-day plan, reviewed by a licensed CPA. The first conversation is free. **gevityadvisors.com/pricing**