



Many of the factors listed above are self explanatory, some require clarification;

- Qualifications For Role, refers to your skill set and whether you have the past experience for this job
- Affordability Dependant on Other Factore, this refers to whether other events have to happen to create the loan repayments, such as premises, marketing, more sales etc
- Cashflow, this refers to whether there will be cash to finance loan repayments rather than profits, they are very different things. Maybe, there needs to be cashflow finance also, in which case address this at the same time

Remember that these three factors need to be addressed before any security or cost of finance is considered, these three areas are the basic requirement of most general lenders