

**Financials** - Have you got;  
- Your last year end accounts  
- A Profit & Loss account for your current year  
- Do I understand what my account say about me?

**Benefit** - Why are you borrowing, think;  
- How will the borrowing benefit my business  
- Will it reduce my costs  
- Will it increase profits  
- Will it save me money

**Management** - Can I manage what I am doing, think;  
- If expanding do I have the ability to do this  
- If changing the business do I have the right skills  
- Do I need new/ more staff

**Risk** - What could go wrong, think about the reason you are borrowing;  
- Are my competitors changing  
- Is my product changing  
- Do I need new marketing  
- Do I need more customers

**The Deal** - What am I offering, think;  
- Lending is a negotiation, what am I prepared to offer to get my money  
- What would I want from me if I were lending the money  
- Does the deal stack up