

## PERSON

THINK ABOUT;

- THE KEY PEOPLE
- WHAT THEY DO
- THEIR SKILLS & UNIQUENESS
- QUALITIES OF THE PEOPLE
- CONSIDER WHAT LINKEDIN SAYS ABOUT THEM
- WHY THESE PARTICULAR PEOPLE MATTER
- WHAT THEY HAVE DONE PREVIOUSLY, WORK HISTOR, EXPERIENCE ETC
- AGE & SUCCESSION

THE 'PERSON' ALSO NEEDS TO REFER TO THE BUSINESS, THE SAME ISSUES ARISE IN A COMMERCIAL CAPACITY

## AMOUNT

THINK ABOUT;

- IS THE AMOUNT REASONABLE FOR WHAT I AM ASKING FOR
- DOES IT MAKE SENSE
- IS IT A SENSIBLE AMOUNT TO ASK AND DOES IT FIT THE PURPOSE
- HOW MUCH AM I BORROWING AND HOW MUCH AM I PUTTING IN
- DO FX RATES MATTER
- DOES IT ALL NEED TO BE BORROWED NOW IN ONE GO

## REPAYMENT

THINK ABOUT;

- AFFORDABILITY NOW AND AFFORDABILITY ONCE THE PURCHASE HAS HAPPENED
- WILL THE PURCHASE OR LOAN IMPORVE AFFORDABILITY
- CONSIDER SENSITISING YOUR FIGURES, DECREASE SALES 5% INCREASE COSTS 5%
- HOW MUCH COMFORT IS THE LENDER LOOKING FOR
- DO YOU NEED A GRACE PERIOD AT THE OUTSET