



**SMALL CONTRACTORS INITIATIVE:  
BONDING & ACCESS TO CAPITAL**

**SESSION 5**

# Working Capital Loan Checklist

(from SBA website)

You may need some or all of the following:

	HAVE	NEED – HOW WILL I GET THESE ITEMS?
<b>A. Personal Information</b> – Previous address – Names – Police records – Educational attainment		
<b>B. Resume</b> – All owners – Senior management		
<b>C. Business Plan</b> – Projected financials – Risk mitigation – Continuity plan		
<b>D. Credit Reports</b> – All owners – Business		
<b>E. Tax Returns – 3 years</b> – Personal (all owners) – Business		
<b>F. Financial Statements</b> – Last full year and current		
<b>G. Bank Statements</b> – 1 year of personal for owner(s) – 1 year of business		
<b>H. Collateral</b> – Business property – Personal property – Receivable payments – CDs		
<b>I. Legal Documents</b> – Contractor license – Corporation or LLC docs – Contracts in progress – Commercial leases		

SESSION 5

# My Potential Working Capital Sources

SOURCE	DETAILS	NEXT STEPS
<b>Equity</b> <ul style="list-style-type: none"><li>- Owner</li><li>- Partner</li></ul>		
<b>Bank</b> <ul style="list-style-type: none"><li>- With SBA participation</li><li>- Line of credit</li><li>- Short-term loan</li></ul>		
<b>2nd Mortgage/Trust</b> <ul style="list-style-type: none"><li>- Home</li><li>- Other real property</li></ul>		
<b>Other</b> <ul style="list-style-type: none"><li>- Private Loan</li><li>- Trade creditors</li><li>- Factoring</li></ul>		

