

Loan Presentation Packet

The need to secure funding is ever present for most businesses. In today's banking world it is imperative this process is approached in a professional manner. As first impression is everything, it is critical your presentation comes across as first rate. It should be typed, bound and graphic illustration should be employed where applicable. Here is a suggested information flow.

Summary Outline

I. Cover Page

II. Table of Contents

III. Proposal

- Who is seeking funds
- How much is needed
- Purpose of money
- Method and terms of repayment (*primary & secondary sources*)
- Available collateral and/or guarantors

IV. History and Nature of the Business

- Description of business
- Mission Statement
- Ownership (*structure*)
- Key officers and directors
- Products/Services
- Status of the industry

V. Marketing (Overview)

- Description of Products/Services
- Description of Market (*customers, suppliers, competitors, etc.*)
- Marketing strategy
- Pricing strategy
- Economic overview

VI. Management Description

- Principals
- Key management personnel (*functions, responsibilities*)
- Organizational Chart
- Directors
- Advisors (*CPA, Attorney, etc.*)
- Bank relations
- Employees
- Operations
- Research and development
- Areas of concern

VII. Financial Information

- Assumptions
- Projected income statements
- Projected cash flow
- Projected balance sheets
- Projected ratio analysis
- Break-even analysis
- Equipment purchase analysis
- Historical information

VIII. Appendix

- Principal resumes/Financial statements
- Personal budget
- Business/Bank references
- Job descriptions
- Letters of intent
- Partnership/Buy-sell Agreement
- Leases/Contracts
- Equipment list

If you are submitting to the bank, credit union or any potential investor for the first time, present 2-3 copies of your proposal. Also present different case scenarios in your financial section that illustrates what you're going to do, what might happen, and what hopefully won't happen.