CLIENT CHECKLIST · SERVICE 5 OF 7

Business Plans (Lender Version or Full / Grant Version)

A clear, honest business plan built from your real facts and numbers.

What this service is

- ✓ We write a business plan based on your facts and your numbers.
- ✓ Lender version: shorter. It focuses on your loan request, how you will use the money, your cash flow, and how you will repay.
- ✓ Full / grant version: longer. It covers your market, operations, team, community impact, and budget. It works for grants, partners, and investors.
- ✓ You get the final plan in Word and PDF.

What this service is not

- ✕ It is not a promise that a lender or funder will say yes.
- ✕ We don't make up numbers. Projections are based on your information and are labeled as estimates.
- ✕ It is not legal, tax, or accounting advice, and it is not an audit of your books.
- ✕ No guarantees. No one can promise a credit score, a deletion, a loan, or a grant. We won't either.
- ✕ We do not remove correct information. We only dispute items that look wrong, incomplete, out of date, or that can't be verified.
- ✕ No CPNs (“credit privacy numbers”) and no “new credit identity.” A CPN is not a legal stand-in for your Social Security number.
- ✕ No tradelines and no piggybacking. We don't sell or arrange spots on a stranger's credit card.
- ✕ We never ask for your bank, card, or credit bureau logins or passwords.

What to gather before we start

Check each box as you find it. Bring these to your meeting or show them to us. You keep your papers.

About your business

- ☐ A short summary: what you sell, who buys it, and why they choose you.
- ☐ Certificate of Formation (or Articles) and your EIN letter.
- ☐ Resumes or short bios for each owner and key team member.
- ☐ Business licenses and permits.
- ☐ Leases, contracts, or letters of intent, if you have them.
- ☐ Marketing materials and a list of your main competitors.

Your numbers

- ☐ Business tax returns from the last 2 to 3 years (if you have been in business that long).
- ☐ Year-to-date profit and loss (P&L) statement and balance sheet.
- ☐ A list of current business debts: lender name, balance, and monthly payment. No account numbers.

Lender version, also bring

- ☐ Business bank statements from the last 6 months. Cover all but the last 4 digits of account numbers.
- ☐ How much you want to borrow and a list of what the money is for.
- ☐ Quotes or estimates for equipment, build-out, or inventory you plan to buy.

Full / grant version, also bring

- ☐ Your mission and a short description of each program or service.
- ☐ Facts about the community you serve, and any results you have tracked.
- ☐ Your budget for the year ahead.

Keep your private info private

- ! You pull your own credit reports, free, at AnnualCreditReport.com. You keep them.
- ! Keep account numbers private. On any copy you share, cover all but the last 4 digits.
- ! Do not write your Social Security number, date of birth, bank logins, or account numbers on this checklist.
- ! Do not email your Social Security number, date of birth, bank logins, passwords, or full account numbers. Bring papers to your meeting or show them to us on screen. Ask us for a safer way to share if you need one.
- ! This checklist is yours. Check items off as you gather them. You keep the originals.

What happens, step by step

1. **Free consult.** We talk about who will read the plan and pick the right version.
2. **Written agreement.** You get a written agreement that lists what is included and the number of revision rounds.
3. **Sign, then 3 days to cancel.** Our agreements give you 3 business days to cancel. Work starts after that.
4. **Interview.** We sit down with you to learn your business.
5. **Your papers.** You share the items on this checklist.
6. **First draft.** We write the first draft.
7. **Review.** You read it and tell us what to change. We revise.
8. **Final plan.** You get the final plan in Word and PDF.

9. **Follow-up.** We check in to answer questions from lenders or funders about the plan.

This is a business service

- This is a business service. It is for your business, not your personal credit.
- If any part of the work involves your personal (consumer) credit, the consumer credit rules apply to that part: a written contract, 3 business days to cancel, and no charge until that work is fully performed.
- You can always dispute errors on your personal credit reports yourself, for free.

Read more about your rights: https://topshelffundability.com/consumer-rights

Pricing

- Pricing is quoted in writing after your free consult.

Questions? Call 910-978-1173 or email info@topshelffundability.com.