A LENDER'S VIEW

What lenders actually *see.*

Your bank statements tell a story before you say a word.
Six signals a lender reads, and how to strengthen each one.

SIGNALS	WHAT IT SHOWS	HOW TO STRENGTHEN IT
Monthly deposits	How much revenue actually moves through the business.	Run all business income through your business account.
Deposit consistency	Whether revenue arrives steadily or in unpredictable spikes.	Deposit on a regular rhythm instead of saving checks up.
Average daily balance	The cushion kept between bills and deposits.	Avoid sweeping the account to near zero each month.
Overdrafts & low balances	How often cash runs short before money comes in.	Set low-balance alerts. Time bills after deposits land.
Existing debt payments	Other lenders already drawing from the account.	Disclose every balance upfront. Surprises slow things down.
Business vs. personal	Whether the account reflects the business alone.	Keep personal spending out. Pay yourself by transfer.

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Be ready to explain:

- A dip in a slow season
- A large one-time deposit
- A recently paid-off loan
- Account transfers