



The Character-Based Lender's Checklist

Use this checklist to compile all the necessary business records, documentation, and items necessary to submit a complete application for financing with Character-Based Lenders.

Category	Items	RESOURCE
Legal Documentation	Business License and Incorporation Documents	State Licensing Office
	Business Insurance	Founder/Business Records
	IRS EIN Letter/Number	IRS
	Required Industry Certifications and Trainings	Founder/Business Records
	Required Operational Permits	Govt or Industry Institution
	State Issued Certificate of Good Standing	Govt or Industry Institution
	Proof of Resolved Business Litigation, Disputes, and Liens	Govt Offices and Courts
Business Plan	Executive Summary	DSRC One-Page Business Plan, One-Page Operations Plan and DSRC Pricing Template
	Ownership and Management Description	
	Current and Future Operations Strategy	
	Sales, Profits, and Projections Description	
	Market Analysis	
	Marketing Plan	
	Appendix w/ Verifiable Supplemental Documentation	
Active Marketing	Social Media Links	Founder/Business Records
	Website(s) and Landing Page(s)	
Business Financials and Proof of Operations	Active Business Bank Account	Founder/Business Records
	Digital Payment Receipts, Invoices, Records	
	Signed Client Contracts	
	3-Years of Monthly Balance Sheets	DSRC Comprehensive Balance Sheets Template
	3-Years of Profit and Loss Statements	Founder/Business Records
	3-Years of Federal and State Tax Returns	
Financial Projections	Sources and Uses Budget/Startup Costs Budget	DSRC Comprehensive Financial Projections Template
	Revenue Assumptions	
	Expense Assumptions	
	1-Year Monthly Financial Projections	
	5-Year Annual Financial Projections	
Commercial Property Information for Existing and Aspiring Brick and Mortar Businesses	Purchase Agreement, Lease, or Letter of Intent	DSRC Retail Readiness Guide: Part I: Retail Leasing and Part II: Commercial Construction
	Commercial Property, Location, and/or Site Photos	
	Professional Quotes for Construction/Engineering	
Proposals for Professional Services for applications that with related costs	Proposals and Scope(s) of Work for Professional Services	DSRC Retail Readiness Guide: Part I: Retail Leasing
	Proposals and Quotes for Business Services	
Professional Information	Founders, Owners, and Management Team Resumes	Founder/Business Records
	Management Team Certifications and Licenses	
Personal Financial Information	Personal Financial Statement	DSRC Personal Financial Statement Template
	3-Years of Federal and State Tax Returns	Founder/Business Records
	All 3-Bureau Credit Reports (Equifax, TransUnion, Experian)	
	Documentation of Disputes filed with Credit Bureaus	
	Documentation of Collection Agency Payments/Arrangements	
	Bankruptcy Discharge Paperwork	
Branding	Product Photos	Founder/Business Records
	Logos and/or Branding Plans	