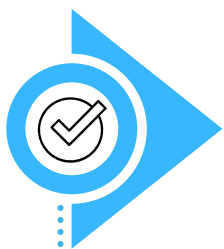


# STEP BY STEP

## Financing Guide

Getting funding can feel overwhelming — we’ve made it easier by breaking the process into simple steps.

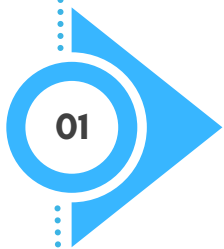


01

### Check Your Readiness

- Make sure your business fits our focus areas (insert areas)
- Confirm your business is registered and in good standing.

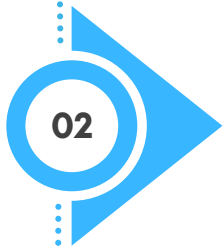
**Take our Readiness Quiz to see if you’re prepared to apply.**



02

### Gather Your Documents

- Have these ready before you apply:
- Business documents: registration/incorporation papers, current license, Tax Compliance Certificate, NIB letter.
- Financials: 1–3 years of historical financials (if existing business) and financial projections for 3 years.
- Bank statements: last 6–12 months (if existing business).
- Business plan or executive summary.
- Invoices including a quote for insurance
- Collateral documents (if offering property, equipment)



03

### Apply Online

- Sign in to our Application Portal.
- Select the loan product that best fits your needs.
- Upload your documents and submit.



04

### Review & Assessment

- We check your application for completeness.
- Our team reviews your finances, collateral, and business case.
- We may request additional info, schedule a site visit, or meet with you.



05

### Internal Decision Process

Once your application is complete, it is presented to the following: i) Credit Management ii) Credit Risk Team, iii) Credit Review Committee, iv) Small Business Advisory Committee, and v) The Board of Directors.

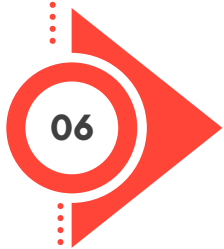


06

### Decision

You’ll receive either:

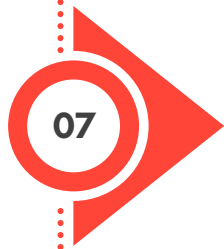
- Approval (with an offer letter),
- Request for more info, or
- Decline (with feedback so you can improve and reapply).



07

### Offer & Security

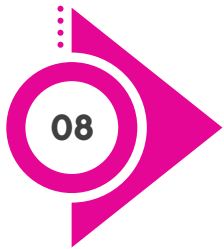
- Approved applicants get an offer letter with terms and conditions.
- You’ll provide final documents (e.g., insurance, updated TCC).
- Legal and security documents are prepared.



08


### Disbursement


- Funds are disbursed directly to vendors or by controlled drawdowns.
- Depending on the size, projects may be disbursed in stages.



### Post Funding

- Keep your financials, insurance, and taxes current.
- Submit reports as agreed.
- Access our training and advisory support to help your business succeed.

 **Tip:** Applications move faster when documents are complete. Start with our Resource Hub to download business plan and financial templates

 **Need help?** Use our Ask a Question form or call us.