Template: 2026 Small Business Funding Readiness Checklist

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Based on Article: "What Small Business Lenders Are Weighting More Heavily in 2026 — and What That Means for Your Application"
Website: https://nodocmoney.com/

Prepare your small business financing application effectively by focusing on key areas lenders emphasize in 2026. This checklist guides you through critical steps to ensure your documentation and financial health align with current lending priorities, increasing your funding eligibility.

Checklist Items:

- [ ] **1. Review and Reconcile Revenue Consistency**
  Compare your sales reports, invoices, and bank deposit records for the past 30 to 90 days to verify recurring and consistent revenue streams. Address any discrepancies or late collections as lenders will scrutinize cash flow stability over top-line sales.
  Reference Section: What changed in small business lending trends 2026

- [ ] **2. Calculate Free Cash Flow and Debt-Service Capacity**
  Prepare profit-and-loss statements, cash flow records, and a detailed debt schedule to evaluate your ability to cover loan payments after operating costs. This demonstrates to lenders that you have sufficient cash available for repayments.
  Reference Section: What changed in small business lending trends 2026

- [ ] **3. Separate Business and Personal Financial Transactions**
  Ensure your business bank accounts are distinct from personal accounts and reconcile transactions accordingly. Lenders assess banking activity for balance stability and cash flow volatility; mingled accounts can raise red flags.
  Reference Section: What changed in small business lending trends 2026

- [ ] **4. Update and Correct Credit Reports**
  Review your business and personal credit reports for accuracy. Identify errors or disputed items and take steps to resolve them before applying, as payment history and existing repayment pressures influence lender decisions.
  Reference Section: What changed in small business lending trends 2026

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- [ ] **5. Close Open Accounting Periods and Reconcile Tax Records**
Ensure your tax returns, general ledger, and accounting records are up to date and reconciled. Consistency between reported income and documents reflects reliable financial management, improving underwriting confidence.
Reference Section: What changed in small business lending trends 2026

- [ ] **6. Gather Collateral and Asset Documentation**
Collect ownership documents, valuations, and equipment records to demonstrate available security for the loan. This supports your application by showing potential recovery value for lenders.
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- [ ] **7. Organize Business Formation and Ownership Documents**
Compile records of your business formation, licenses, and proof of ownership to verify your operating history and ownership stability. This documentation reassures lenders about your business continuity.
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- [ ] **8. Monitor and Address Cash Flow Volatility Signals**
Identify any seasonal fluctuations, large unexplained bank transfers, or declining account balances that could signal risk to underwriters. Address or explain these proactively to avoid negative impacts on pricing or approval size.
Reference Section: What changed in small business lending trends 2026

- [ ] **9. Establish a 30, 60, and 90-Day Preparation Timeline**
Within 30 days, identify all evidence gaps in your documentation. Use the next 60 days to reconcile records and minimize avoidable cash flow noise. By 90 days, evaluate different financing options against your verified repayment capacity, ensuring informed application decisions.
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