JLG BUSINESS LEARNING COLLECTION

Business Credit and Funding Readiness

Prepare the evidence before making the application.

Guide + workbook + knowledge check + 30-day implementation plan

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How to use this book

Read one chapter, complete its related worksheet, and choose an evidence-backed next action. Use the knowledge check to test understanding, then follow the 30-day plan. The worksheets are reusable: complete them on paper or use the companion CSV files in your spreadsheet software.

Who it is for: Owners evaluating responsible business financing

Your completed output: A funding-purpose brief, document checklist, offer comparison, and prioritized readiness plan.

Scope: this is business education and planning support. It is not an individualized legal, tax, investment, credit repair, or lending opinion. Use qualified professionals and the actual requirements of relevant agencies and institutions for decisions that require them.

Examples in this collection are hypothetical teaching cases. Self-assessment scores measure your own evidence and preparation; they are not validated diagnostic or approval scores. No revenue, tax, credit, or financing result is promised.

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1. Start with the use of funds

Funding is a tool for a business purpose. Define the purchase or activity, the amount needed, when it is needed, and how it changes the operation. “I want access to capital” is not a use-of-funds plan. “A delivery vehicle that supports an existing contract” can be examined through cost, utilization, maintenance, and expected collections.

Separate one-time investment from recurring cash shortages. Borrowing to purchase productive equipment is different from borrowing to cover a persistent operating loss. Write what must change for repayment to be affordable. If the business cannot explain where repayment will come from, the next step is to improve the plan rather than send more applications.

Create a sources-and-uses table. List each cost, the evidence supporting it, owner funds available, and the remaining financing gap. Include implementation costs and a practical reserve rather than counting only the purchase price. Mark estimates as estimates. Update them when quotes arrive.

Choose a decision date and an alternative plan. If financing is unavailable, could the business rent, delay, reduce the scope, or use a smaller pilot? A realistic alternative reduces pressure to accept terms that do not fit the business. Funding readiness includes being able to decline an unsuitable offer.

Apply it: identify one fact you can prove, one unresolved question, and one decision this chapter changes. Enter them in the decision log.