Microbusiness Loan Documentation Checklist

Follow the steps below to apply. Please note that applications are only considered when all documentation is gathered. If you need assistance, contact a CommunityWorks representative (contact information below).

1. Gather the following information
   - Business Plan – required for all start-ups; if existing business (2 years or more) the Business Summary document is required if no business plan exists.
   - Estimated Project Cost and Source of Funds
   - Loan Request Detail Form
   - Business Cash Flow Projections for 12 months
   - Start-Up Balance Sheet (start-ups only)
   - Year-to-Date Profit and Loss Statement and Balance Sheet for existing businesses
   - Two most recent years tax returns (personal and business) with all schedules and W-2’s for all filers.
   - Business Debt Schedule
   - Signed and Dated Personal Financial Statement (PFS) – if owner is married, PFS should include the spouse
   - Personal Cash Flow
   - Two most recent bank statements (personal and business)
   - Resume of applicant(s) and/or guarantor(s)
   - Three personal references
   - Copy of a government issued photo ID for all applicant(s)
   - Certificate of Good Standing and a copy of the Business Operating Agreement or Articles of Incorporation

2. Complete this brief online application.

Once steps one and two are completed a CommunityWorks loan officer will be in touch with you within 2 business days. Applications will not be considered complete until all documents are gathered.

Contact CommunityWorks Loan Officers for assistance:
Email: loaninfo@cwcarolina.org Phone: 864.235.6331