



## ***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](mailto:loaninfo@cwcarolina.org) **Phone:** 864.235.6331