

# FUNDLOANS

## Business Narrative Form

This document is used to outline the nature and cash flow of the borrower's business . The expense assumptions must be reasonable for the type and industry of self-employment. Decreasing income trends must be explained and additional documentation may be required.

Describe the business. Provide as much detail as possible and highlight important information needed to analyze the bank statements.

Describe how the business is paid. Explain any discrepancies, oddities, or trends such as seasonality of the business or differing pay streams (Venmo, Square, transfers from other accounts, wires, checks, etc.)

What percentage of the business do you own? \_\_\_\_\_

Since when have you owned the business? \_\_\_\_\_

What is the service or product that the company sells? \_\_\_\_\_

Does the business buy and then re-sell a product? \_\_\_\_\_

What dollar volume of inventory does the business keep on hand? \_\_\_\_\_

Business Name: \_\_\_\_\_

Business Address: \_\_\_\_\_

Additional Address: \_\_\_\_\_

Business Website: \_\_\_\_\_

Number of Employees (Excluding Owner): Full-Time: \_\_\_\_\_ Part-Time: \_\_\_\_\_ Contractor: \_\_\_\_\_

I hereby certify that this information is true, accurate, and complete. I understand that any misrepresentations made in this questionnaire may result in declination of the loan application.

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_