THE COMPLETE GUIDE · CAPITAL READINESS

FUNDABLE

The Business Owner's Guide to Capital Readiness

How banks evaluate your profile — and what to do before you apply.

THE FILE
Credit, limits & history

THE RELATIONSHIP
Banking & deposit story

THE SEQUENCE
Timing & capital strategy

A BENNETT SOLUTIONS GROUP PUBLICATION

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> **"The mistake isn't the application. The mistake is applying before the evidence justifies the ask."**

This guide was written for one type of entrepreneur: the business owner who is serious about capital and willing to approach it strategically. If you want to understand how institutional lenders actually think — and how to build the profile they want to approve — you are in the right place.

INTRODUCTION

Why Most Entrepreneurs Apply Too Early

Every year, millions of business owners submit funding applications they were not ready for. They apply with high utilization rates that tell a story of financial stress. They apply at institutions where they have no relationship, no deposit history, and no established trust. They apply without the documentation the underwriter will inevitably request. And then they wonder why the letter came back denied.

The problem is rarely the business itself. Most entrepreneurs running real operations with real revenue have legitimate capital needs and reasonable funding targets. The problem is the gap between the business they are running and the profile they are presenting. Lenders do not fund businesses. They fund profiles. And your profile — made up of your credit file, your banking relationship, your deposit behavior, your documentation, and your application timing — is either telling a story that deserves approval or one that justifies denial.

> **"Lenders do not fund businesses. They fund profiles. Your profile is already telling a story — the question is whether that story deserves approval."**

This guide exists to close that gap. Not by helping you find the right lender. Not by teaching you to dispute your way to a better score. But by giving you the institutional lens — the same framework that underwriters use — so you can see your own profile the way a bank sees it, identify what needs to change, and make those changes in the right sequence before you apply.

What This Guide Will Do For You

By the time you finish this guide, you will have a clear, specific understanding of your current funding readiness across five dimensions. You will know which gaps are holding your profile back, in what order to address them, and what the path from your current position to a successful funding event actually looks like.

What This Guide Will Not Do

— This guide will not dispute items on your credit report on your behalf.

— This guide does not guarantee any credit score increase or loan approval.

— This guide is not a substitute for personalized advisory services.

— This guide does not provide legal or tax advice.

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Readiness Dimensions	BSG Frameworks	Worksheets	Self-Assessment

CHAPTER 01

The Institutional Lens

How Banks Actually Read You

The first and most important shift in how you think about funding is this: a bank is not reading your loan application. It is reading your profile. Everything you have done with credit over the past two to seven years, every deposit you have made or missed, every relationship you have or have not built at the institution — all of it is evidence the underwriter is interpreting when they evaluate your request.

Most entrepreneurs approach funding from the wrong direction. They ask: "Which lender will approve me?" The more powerful question — the one that changes your entire strategy — is: "Why would this profile deserve approval?" When you make that shift, you stop chasing approvals and start building fundability.

> **"Move from 'who is approving?' to 'why would this profile deserve approval?' That single question reorients everything."**

The Four Things Lenders Are Actually Evaluating

A funding round is not decided at the application. It is decided by the file that already exists when the application arrives. Every institution is making the same fundamental evaluation across four dimensions:

01 The File

Your credit history, score, limits, utilization, inquiry count, and derogatory items. This is the most visible dimension. But a strong file without the other three dimensions is still a weak application.

02 The Relationship

Your banking history at the institution you are approaching. How long you have been a customer. Whether you have existing products with them. Relationship depth creates the trust that justifies risk.

03 Repayment Logic

The lender's ability to see, from your revenue and deposits, that you can responsibly carry the debt you are requesting. It is about whether the story your bank statements tell matches the amount you are asking for.

04 **The Risk Narrative**

The cumulative interpretation of everything above. Every approval, denial, low limit, and documentation request is a response to the risk narrative your profile has built.

THE STRATEGIC STANDARD

— Prepare the relationship, deposit story, documents, and sequence before the file gets judged.

— This principle separates entrepreneurs who consistently get funded from those who consistently get denied.

— It is not about luck or connections. It is about preparation and timing.

Institution Types and What They Look For

Not all lenders evaluate profiles the same way. A national bank operates with strict algorithmic scoring. A regional bank may let relationship carry weight that a formula would reject. Understanding these differences allows you to match your profile to the institution whose risk appetite aligns with where your file is today.

Institution Type	Risk Appetite	Relationship Weight	Best Fit Products
National Bank	Algorithmic, strict scoring	Deposit depth matters significantly	Business cards, lines of credit, treasury
Regional / Community	Local judgment, niche tolerance	Relationship can carry a weaker file	Term loans, SBA, working capital
Credit Union	Member-first, conservative box	History and loyalty matter greatly	Personal + small business products
Online / Fintech	Data-driven, speed-focused	Less weight on branch relationship	Fast access, revenue-based products

CHAPTER 02

The Four Pillars of a Fundable Profile

Building the Evidence That Banks Approve

Understanding what banks evaluate is the first step. The second step is understanding how each of the four pillars actually works, what moves the needle in each, and how to build each one strategically before you apply.

Pillar One: The Credit File

Your credit file is the most visible part of your profile. Your score is a number. But what lenders actually read is the story behind the score: which accounts are open, what the utilization looks like, when the last hard inquiry hit, how long your oldest account has been open, and whether there are any derogatory marks.

Score Thresholds and What They Signal

Score Range	Institutional Signal	Typical Access Level
750+	Excellent — minimal risk narrative	Full product access, best terms
720–749	Strong — limited friction	Most products, favorable terms
680–719	Good — some scrutiny	Standard products, standard terms
640–679	Fair — compensating factors required	Limited products, higher rate pricing
Below 640	Subprime — high scrutiny	Secured products, relationship required

Utilization: The Most Misunderstood Factor

Utilization has a larger real-time impact on your score than almost any other factor. Unlike derogatory marks that decay over time, utilization changes with every statement date. A single month of strategic paydown can shift a score by 40–80 points.

THE UTILIZATION TARGETING FRAMEWORK

— Portfolio-level target: below 30% at all times across all revolving accounts.

— Individual account target: below 50% on any single revolving account.

— Optimized position: below 10% for maximum score benefit.

— Never let any single card report above 90% utilization — the score impact is severe.

— Time your paydown to hit before the statement date, not the due date — this is when balances report.

— Do not close old accounts to clean up your file — this reduces available credit and raises utilization.

Inquiry Management

Every hard inquiry you generate without a corresponding approval costs you twice: once in the small score impact of the inquiry itself, and again in the signal it sends to the next lender who sees it. Multiple recent inquiries communicate financial stress. The strategic rule: no hard inquiries without prior certainty of the outcome.

Pillar Two: The Banking Relationship

Of the four pillars, the banking relationship is the most undervalued by entrepreneurs and the most heavily weighted by the institutions themselves. A bank does not want to lend money to a stranger. They want to lend to a customer they already know — someone whose deposits they have watched for 12 or 24 months, and who has already proven they can manage products at the institution.

> **"You do not ask a stranger for $100,000. You ask someone who already trusts you. Banking is the same — the relationship is the permission."**

1. Open the business account at the institution where you want the credit product — at least 12 months before you apply.
2. Make regular, consistent deposits. Inconsistent or declining deposit patterns are one of the fastest ways to lose underwriting confidence.
3. Eliminate overdrafts entirely. A single NSF in the 90 days before an application is an underwriting red flag.
4. Obtain at least one credit product at the institution before applying for a large line.

5. Introduce yourself to a business banker or relationship manager. Digital-only banking is a disadvantage.
6. Build relationships at two to three institutions simultaneously — strategic options, not applications at all of them.

Pillar Three: The Deposit Story

Your bank statements are not just proof of revenue. They are a behavioral record that underwriters use to assess how your business manages cash, whether your revenue is real and consistent, and whether you can responsibly carry the debt you are requesting.

— Consistent deposits month over month — irregular or declining revenue raises immediate questions.

— Adequate average daily balance relative to the credit request — typically 10–20% of the requested amount.

— No overdrafts, NSFs, or returned payments in the 90 days preceding application.

— Revenue channels that are identifiable — unclear sources of funds signal risk.

Pillar Four: The Funding Sequence

Sequence is the pillar that most directly separates sophisticated capital strategy from trial-and-error application. The order in which you approach institutions, apply for products, build relationships, and submit applications determines both your approval probability and the cumulative health of your credit file.

THE CAPITAL SEQUENCING PRINCIPLE

— Build the relationship before the application — not during it.

— Strengthen the credit file before adding new inquiries.

— Apply for smaller products at new institutions before requesting large lines.

— Never apply at your primary relationship institution for the largest product first.

— The right sequence means each move builds on the last. A wrong sequence means each move damages the next.

CHAPTER 03

Understanding Underwriting Psychology

What the Lender Is Actually Deciding

Underwriting is not a score threshold. It is a risk translation process. When a lender reviews your application, they are converting everything in your file into a single institutional question: how much uncertainty does this profile create?

The Five Possible Underwriting Outcomes

Signal	Outcome	What It Means
CLEAN EVIDENCE	Approve or increase confidence	Your file proves the ask clearly. Score is strong. Relationship is established. Deposits support the request. The underwriter has no reason to hesitate.
PARTIAL PROOF	Counter or reduce amount	Your file supports some of the request but not all. The underwriter approves less or approves with conditions.
UNCLEAR STORY	Request documentation	Something raises a question the underwriter cannot answer from the file alone. This triggers documentation requests.
HIGHER EXPOSURE	Increase pricing or require support	The risk is real but manageable. The institution extends credit at a higher rate or requires additional collateral.
WEAK FIT	Redirect, secure, or deny	The file does not support the request at this institution at this time.

The Three Evidence Categories

Lenders read three distinct categories of evidence. Weakness in any one category can override strength in the others. The goal is to present clean evidence in all three before submitting the application.

Evidence Category	What It Includes	Common Weaknesses

Credit Behavior	Score, utilization, limits, inquiry timing, payment history	High utilization, recent hard inquiries, late payment history, thin file
Cash Behavior	Monthly deposits, average balance, overdraft history, deposit consistency	Overdrafts, declining revenue, inconsistent deposits, insufficient average balance
Proof Package	Tax returns, bank statements, ownership documents, EIN, entity formation	Missing documents, unfiled returns, no business entity, unverifiable revenue

Reading Your Denial Letter: The Most Valuable Document You Are Ignoring

Every denial letter lists the adverse action reasons — the FICO risk reason codes that explain exactly why the application was declined, listed in order of significance. These codes are more valuable than most entrepreneurs realize.

Reason Code	What It Signals	What to Do
Amount owed on accounts is too high	Overall debt load is too high relative to limits	Pay down balances. Reduce total utilization before reapplying.
Proportion of balances to limits too high	Revolving utilization above acceptable threshold	Reduce revolving balances below 30% on all cards.
Too many recent inquiries	Multiple recent hard pulls signal credit shopping	Stop all new applications. Allow inquiry history to age 12 months.
Length of time accounts established	Credit file too new to demonstrate payment history	Keep oldest accounts open. Do not close anything.
Lack of recent bank revolving information	No recent activity on revolving bank accounts	Use and pay off a revolving credit product monthly.
Time since delinquency is too recent	A late payment or derogatory mark is too fresh	Allow time to pass. Derogatory marks lose weight after 24 months.

CHAPTER 04

Your Credit File as Evidence

What to Build, What to Fix, What to Leave Alone

Your credit file is not just a score. It is a detailed record of every credit decision you have made over the last seven years, interpreted through an institutional risk model that weighs each factor differently.

The Credit Mix Lenders Want to See

- 2–4 major bank revolving accounts (Visa/Mastercard) with established history
- 1–2 installment accounts (auto loan, personal loan) showing consistent payment
- Utilization across all revolving accounts below 30%, with optimal below 10%
- No hard inquiries in the prior 6 months at time of business credit application
- No derogatory marks in the prior 24 months
- Oldest account age of 5+ years — do not close old accounts
- Business credit file with at least 2 tradelines reporting separately from personal file

Personal vs. Business Credit: Understanding the Distinction

Many entrepreneurs do not realize that business credit and personal credit are separate files maintained by separate bureaus. Your personal file lives at Equifax, TransUnion, and Experian. Your business credit file lives at Dun & Bradstreet, Experian Business, and Equifax Business. Building one does not automatically build the other.

PERSONAL CREDIT FILE	BUSINESS CREDIT FILE
— Maintained at Equifax, TransUnion, Experian	— Maintained at D&B, Experian Business, Equifax Business
— Score based on FICO scoring model	— Scored by Paydex (D&B) and other models
— Includes all personal credit activity	— Requires deliberate establishment and tradeline building
— Required for most business credit as personal guarantee	— Separates business risk from personal risk over time

Building Your Business Credit File

1. Register your business entity and obtain your EIN. Without an EIN, you have no business identity for lenders to report against.
2. Register with Dun & Bradstreet to obtain your DUNS number — required by many commercial lenders.
3. Open a business bank account using your business name, EIN, and business address.
4. Obtain business credit accounts from suppliers and vendors that report to business credit bureaus — net-30 vendor accounts build your Paydex score.
5. Apply for a secured business credit card or a business card at your primary banking institution. Pay in full each month.
6. Monitor your business credit file quarterly. Errors on business files are more common and less automatically corrected.

The Credit-Building Power of Pledge Loans

One of the most underused tools in credit building is the pledge loan — also called a share-secured or certificate-secured loan — offered by credit unions. You deposit funds into a certificate account, and the credit union lends you those same funds. You make payments reported to the credit bureaus as installment payment history. When the loan is paid off, you receive your deposit back.

WHY PLEDGE LOANS WORK
— They add a new installment account to your file without requiring approval of new risk.
— They improve credit mix — especially valuable for files that are primarily revolving accounts.
— They report consistently for the full loan term, building payment history month by month.
— The deposit is protected and returned when the loan pays off — the only real cost is time.
— Many credit unions offer this product to new members — the barrier to access is low.
— They can be stacked across multiple institutions to build significant installment history quickly.

Worksheet 4.1 — Personal Credit File Audit

PERSONAL CREDIT FILE SNAPSHOT

Personal credit score — Equifax	
Personal credit score — TransUnion	
Personal credit score — Experian	
Total revolving credit limits	
Total revolving balances	
Current personal utilization %	
Number of accounts above 50% utilization	
Hard inquiries in last 12 months	
Open derogatory marks (Y/N)	
Oldest account age (years)	

BUSINESS CREDIT FILE STATUS	
DUNS number obtained (Y/N)	
Experian Business file active (Y/N)	
Equifax Business file active (Y/N)	
Number of business tradelines reporting	
Paydex score (if available)	
Business entity state and date of formation	
EIN obtained (Y/N)	

CHAPTER 05

The Banking Relationship Advantage

Building Institutional Trust Before the Ask

Relationship banking is not a concept from a previous era. It is the primary reason why two entrepreneurs with identical credit scores can submit the same application at the same institution and receive different outcomes. One has spent 18 months building a deposit relationship and obtained a small product. The other opened an account three months ago and applied cold. The relationship is the difference.

What "Relationship" Actually Means to a Lender

- Account tenure — how long you have been a customer at this institution
- Deposit frequency and consistency — are deposits coming in regularly or erratically?
- Average daily balance — what is the typical balance you carry in the account?
- Product penetration — do you have more than one product at this institution?
- Payment history on existing products — have you paid everything on time?
- Account standing — no overdrafts, no returned payments, no frozen accounts

> **"The loan does not start when you apply. It starts when you open the account. The relationship you build in the 12 months before your application is the application the underwriter actually reads."**

The Relationship-First Strategy

1. Identify your target institutions based on the products you eventually want, 12–18 months before you plan to apply.
2. Open a business checking account at each target institution. Fund it with regular, consistent deposits from the beginning.
3. After 90–120 days, apply for the smallest available credit product.

4. Pay the new product on time every month. Let the relationship deepen over the next 6–12 months.
5. At the 12-month mark, request a credit limit increase on the existing product.
6. At the 18-month mark, apply for the primary product — the business line of credit, the term loan.

The 15/35/50 Capital Deployment Framework

When you receive a business credit product, how you deploy that capital sends another signal to your bank. The 15/35/50 framework provides discipline for deployment that serves both the business and the banking relationship.

Allocation	Percentage	Purpose	Why It Matters
Reserves	15%	Cash reserves — set up autopay to ensure no missed payments	Protects the relationship. A single missed payment can trigger rate increases and signal instability.
Deposit Building	35%	Deposits into banking relationships at target institutions	Accelerates relationship building and tells the target bank you are a serious customer.
Business Investment	50%	Capital deployed into the business to generate return	Creates the revenue growth that supports the next funding request.

Worksheet 5.1 — Banking Relationship Audit

CURRENT BANKING RELATIONSHIPS	
Primary business bank name	
Date account opened	
Average monthly deposits (last 6 months)	
Average daily balance (last 90 days)	
Overdrafts in last 90 days (count)	

Existing credit products at this institution	
Date of last credit product application	
Second business bank (if applicable)	
Date second account opened	

CHAPTER 06

Pre-Underwriting Cleanup

Control the Story Before the Lender Reads It

Before you apply for any funding product, there is a critical window of preparation that most entrepreneurs skip entirely. This is the pre-underwriting cleanup phase — the 60 to 120 days before application where you remove the easy reasons for an underwriter to question your file.

> **"A weak file lets the lender fill in the blanks. A prepared file lets the borrower control the narrative. The lender prices what they cannot see."**

The Four Pre-Underwriting Cleanup Areas

Revenue Dips

If your last 3–6 months of revenue show a decline, the underwriter will flag this. A dip without context becomes a question about business viability. A dip with documentation — a seasonal cycle, a one-time client loss, a corrected period — becomes context the lender can process.

Action: Document the cause of any revenue decline. Prepare a one-paragraph explanation. If possible, show 2–3 months of recovery before applying.

Overdraft Patterns

An overdraft in the 90 days before a credit application is one of the most common causes of avoidable denial. An NSF does not just appear on a bank statement — it communicates that the business could not cover its obligations at a specific point in time.

Action: Fix the overdraft behavior before applying. A minimum of 90 days of clean account history is the target. Set a minimum balance alert that gives you 5–7 days of warning before any account gets close to zero.

Seasonality

Seasonal businesses often have revenue patterns that look like instability to an underwriter who does not understand the cycle. A December drop for a landscaper is not a problem. A December drop with no explanation is a red flag.

Action: Document your revenue cycle. Prepare a brief seasonality narrative. Show the last 2–3 annual cycles. Position the seasonal dip as an expected, documented pattern with a documented recovery.

Revenue Channels

When your deposits come from multiple sources without clear identification, an underwriter who cannot identify the source of your revenue has to guess. Guessing raises the risk score.

Action: Ensure business revenue deposits are clearly identifiable. ACH transfers from clients are clearer than cash deposits. Prepare a brief revenue channel summary if your business income is complex.

The 90-Day Pre-Application Checklist

90-DAY PRE-APPLICATION CHECKLIST	
Personal utilization below 30% on all revolving accounts	
No hard inquiries in the prior 60 days	
No overdrafts in the prior 90 days	
3 months of bank statements ready and clean	
Revenue explanation prepared for any revenue dips	
Business tax returns filed and available	
EIN confirmation letter accessible	
Entity documents current (articles, operating agreement)	
Business address, phone, and website active and consistent	
Business credit file checked and accurate	

Target institution relationship minimum 6 months old	
At least one existing product at target institution	
Average daily balance adequate for request size	

CHAPTER 07

The Funding Sequence Framework

Timing, Order, and Strategic Capital Access

The funding sequence is the strategic order in which you build relationships, apply for credit products, and request capital. A correct sequence compounds — each approved product increases your available credit and positions you for the next product. A wrong sequence does the opposite.

> **"The funding goal can be valid while the current file is still underprepared. The issue is not always ambition — most of the time, it is sequence."**

The Three Phases of Strategic Capital Access

PHASE ONE — **Strengthen** — 3–6 Months

Optimize the credit profile. Reduce utilization. Eliminate overdrafts. Establish business credit file. Build primary banking relationship. No new hard inquiries during this phase.

- [ ] Reduce personal revolving utilization below 30%
- [ ] Open business banking at 1–2 target institutions
- [ ] Establish DUNS and business credit file
- [ ] Obtain first small credit product at primary institution
- [ ] Eliminate overdraft history — 90 days of clean behavior
- [ ] Review and correct errors on all three personal credit bureaus

PHASE TWO — **Document** — 1–3 Months

Prepare the proof package. Gather documentation. Tell the revenue story. Get everything the underwriter will request ready before they request it.

- [ ] Compile 3–6 months of clean business bank statements

[ ] Prepare revenue channel explanation

[ ] Gather tax returns or prepare explanation of filing status

[ ] Obtain entity documents and EIN confirmation

[ ] Prepare seasonality narrative if applicable

[ ] Confirm average daily balance at adequate level

PHASE THREE — Sequence — Ongoing

Apply strategically. Start with the institution where you have the deepest relationship. Use approvals to build before applying for larger products.

[ ] Apply for smallest product at primary institution first

[ ] Use each approval to strengthen profile before next application

[ ] Coordinate multi-institution applications to minimize inquiry exposure

[ ] Time applications around statement dates to optimize utilization reporting

[ ] Never apply cold at an institution without relationship history

[ ] Document each application outcome and adjust sequence accordingly

THE STATEMENT DATE TIMING STRATEGY

— Identify the statement close date for each revolving account.

— Pay all revolving balances to below 10% utilization before the statement close date.

— Allow the low balance to report on the statement.

— Apply for new credit within 2–3 weeks of the statement close — while the score reflects the low balance.

— Do not carry high balances up to the statement close date and expect the application to reflect a different picture.

CHAPTER 08

The BSG Capital Readiness Self-Assessment

Score Your Profile. Know Your Position.

This assessment gives you a scored evaluation of your current capital readiness across the six dimensions that matter most to institutional lenders. Answer each question honestly. The result is not a judgment — it is a map. Your score tells you where you are, which gaps are most critical, and what work to prioritize.

CATEGORY 01	Personal Credit Score	20 pts max
[ ]	720 or above on at least 2 of 3 bureaus	**20 pts**
[ ]	680–719 on at least 2 of 3 bureaus	**15 pts**
[ ]	640–679 on at least 2 of 3 bureaus	**8 pts**
[ ]	600–639 on at least 2 of 3 bureaus	**4 pts**
[ ]	Below 600 or unknown	**0 pts**
	MY SCORE FOR THIS CATEGORY:	______ / 20

CATEGORY 02	Business Credit Profile	15 pts max
[ ]	Active file with D&B, Experian Business, and Equifax Business	**15 pts**
[ ]	Active file with 2 of 3 business bureaus	**10 pts**
[ ]	Active file with 1 business bureau only	**5 pts**
[ ]	No established business credit file	**0 pts**
	MY SCORE FOR THIS CATEGORY:	______ / 15

CATEGORY 03	Credit Utilization	15 pts max
[ ]	Below 10% across all revolving accounts	**15 pts**
[ ]	10–29% across all revolving accounts	**10 pts**

[ ]	30–49% across all revolving accounts	**5 pts**
[ ]	50% or above on any revolving account	**0 pts**

MY SCORE FOR THIS CATEGORY: ______ **/ 15**

CATEGORY 04 — **Banking Relationship Depth** — 12 pts max

[ ]	Primary business account 24+ months, existing credit product, no overdrafts	**12 pts**
[ ]	Primary business account 12–24 months, clean history	**9 pts**
[ ]	Primary business account 6–12 months	**5 pts**
[ ]	Business account less than 6 months old	**0 pts**

MY SCORE FOR THIS CATEGORY: ______ **/ 12**

CATEGORY 05 — **Revenue and Statement Quality** — 12 pts max

[ ]	Consistent deposits $20K+/month, no overdrafts, 3 months of statements ready	**12 pts**
[ ]	Consistent deposits $10–19K/month, clean 90-day history	**8 pts**
[ ]	Deposits $5–9K/month, minor irregularities	**4 pts**
[ ]	Below $5K/month or significant inconsistencies	**0 pts**

MY SCORE FOR THIS CATEGORY: ______ **/ 12**

CATEGORY 06 — **Documentation Readiness** — 16 pts max

[ ]	Tax returns filed, entity docs ready, EIN confirmed, bank statements organized	**16 pts**
[ ]	Most documents available, minor gaps	**10 pts**
[ ]	Entity active but documentation incomplete	**5 pts**
[ ]	No tax returns filed or entity documents unavailable	**0 pts**

MY SCORE FOR THIS CATEGORY: ______ **/ 16**

CATEGORY 07 — **Funding Goal Alignment** — 10 pts max

[ ]	Goal clearly supported by current revenue and credit file evidence	**10 pts**
[ ]	Goal achievable with 6–12 months of preparation	**7 pts**
[ ]	Goal requires 12–24 months of profile building	**3 pts**
[ ]	Goal significantly exceeds what current profile can support	**0 pts**

MY SCORE FOR THIS CATEGORY: ______ **/ 10**

TOTAL SCORE _______ **/ 100**

What Your Score Means

0–44
NOT READY

Your profile needs foundational work before any funding application is strategic. Applying now risks burning inquiries, generating denials, and making your position worse. The move is to build the foundation: credit optimization, business credit establishment, banking relationship development, and documentation preparation. This phase typically takes 6–18 months with focused execution.

Next Step: Begin the BSG Funding Preparation Program.

45–64
DEVELOPING

Your profile is building but not yet fundable for significant capital. You have some credit history and basic banking presence, but gaps exist in one or more critical areas. Focused work in the next 6–12 months can move you to the Fundable tier.

Next Step: Enroll in the BSG Funding Preparation Program.

65–84
FUNDABLE

Your profile supports a serious capital advisory engagement. You have the foundation in place and are ready to begin the strategic application process with guidance.

Next Step: Schedule a BSG Capital Advisory consultation.

85–100
OPTIMIZED

Your profile is in excellent position. You are ready for premium capital products, larger credit lines, and institutional banking relationships at a high level.

Next Step: BSG Strategic Capital Advisory is your next step.

Conclusion

From Fundable to Funded

Every entrepreneur who reads this guide and does nothing with it will remain exactly where they started. Every entrepreneur who takes the assessment seriously, identifies their highest-priority gaps, and executes the first 30 days of their action plan will have done more to move toward capital access than 90 percent of business owners who simply apply and hope.

The information asymmetry between entrepreneurs and lenders is real. Banks know exactly what they are looking for. Most business owners do not. This guide is designed to close that gap — to give you the institutional lens, the frameworks, and the action steps to build the profile that deserves approval rather than chasing the approval without the profile.

> **"Approval is not the goal. Fundability is the goal. When your profile is fundable, approval follows naturally — at better rates, for larger amounts, from better institutions."**

Your 30-Day Action Plan

30-DAY CAPITAL READINESS ACTION PLAN	
Pull all three credit reports and note every derogatory item	
Calculate total personal revolving utilization	
Identify any individual card above 50% utilization	
Log all hard inquiries from the last 12 months	
Document current banking relationships and tenure at each	
Check overdraft history at your primary business bank	
Pull average monthly deposit for the last 6 months	
Calculate average daily balance for the last 90 days	

Confirm DUNS number is registered and active	
List all missing documentation items	
Identify the two highest-priority gaps from your assessment	
Write the first action step for each gap with a target completion date	

NEXT STEPS

Working With Bennett Solutions Group

This guide gives you the framework. The advisory relationship gives you the execution. Bennett Solutions Group works with entrepreneurs who are serious about capital and willing to do the work — in a structured, accountable, monthly engagement designed to move your profile from where it is today to where it needs to be.

NEXT STEP

Book a Consultation

Every engagement starts with a conversation about where your profile stands today. A consultation is the fastest way to understand your current funding readiness and what a deliberate capital strategy could look like for your business.

Schedule a complimentary consultation:

info@bennettsolutionsgroup.org

Start With Your Free Funding Readiness Assessment

The Funding Readiness Assessment is a scored diagnostic of your capital readiness profile. It is free, takes approximately 15 minutes to complete, and gives you a clear picture of your current position across every dimension that matters to institutional lenders.

Schedule Your Assessment

A complimentary 30-minute call to review your BSG Readiness Score and identify your highest-priority next steps.

Contact: info@bennettsolutionsgroup.org

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Bennett Solutions Group

Capital Advisory

We help entrepreneurs become funding ready
and access the right capital at the right time.

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Building fundable entrepreneurs. Unlocking strategic capital access.