
CEO TRANSFORMATION TECHNOLOGIES LLC

CEO FUNDING READINESS CHECKLIST™

Know what to strengthen before your next business funding application.

FREE BUSINESS RESOURCE

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BEFORE YOU APPLY, CHECK THE BUSINESS.

The fastest way to waste a funding opportunity is to start with the lender instead of the file. A business can have an LLC, decent credit and a good idea and still be unprepared because the bank statements are messy, the bookkeeping is behind, the request amount is vague, or the documents do not support the story in the application. This checklist forces you to look at the whole picture first.

WHAT I LOOK FOR FIRST

I want the business story to match the records. If you say the company averages \$12,000 a month, the banking and bookkeeping should help explain that number. If you want \$50,000, you should be able to say what the \$50,000 will do. If those answers are still fuzzy, I would clean them up before sending applications everywhere.

HOW TO SCORE IT

Give yourself 1 point only when the item is complete and accurate today. A strong score is not an approval prediction. It simply tells you whether your file is more organized for a real funding conversation.

SCORE	READINESS LEVEL	WHAT IT MEANS
0-10	Foundation Stage	Build the basics before making multiple applications.
11-18	Building Stage	The foundation is forming, but several gaps still need work.
19-24	Preparation Stage	Many pieces are in place. Close the remaining gaps and check product fit.
25-30	Stronger Readiness	The file is more organized. Lender-specific requirements still control.

Funding amount I am seeking:

Primary use of funds:

Target application date:

SECTION 1: BUSINESS FOUNDATION - IDENTITY & STRUCTURE

1. ☐ My business is legally registered and currently active in the state where it operates.
2. ☐ My EIN and legal business name are accurate and consistent across my core records.
3. ☐ I use a dedicated business bank account instead of mixing business and personal funds.
4. ☐ My business address, phone number, email and website information are professional and consistent.
5. ☐ I understand my primary NAICS/SIC classification and have checked that it reflects my real business activity.
6. ☐ Required licenses, permits and registrations for my industry are current when applicable.

BANKING & FINANCIAL READINESS

7. ☐ I can identify my average monthly business revenue using actual records.
8. ☐ I have at least three recent business bank statements available, and more if a lender requests them.
9. ☐ My bookkeeping is current enough to produce an accurate profit and loss statement.
10. ☐ I know my normal monthly operating expenses and current business debt obligations.

- 11. ☐ I review overdrafts, returned payments, irregular deposits and other banking activity that may require explanation.
- 12. ☐ I have separated recurring business expenses from personal spending and can document major transactions.

CEO CHECK

If the numbers in your bank statements do not match the story in your funding request, stop and understand why. The answer may be timing, transfers, bookkeeping errors or something else, but you should know the difference before a lender asks.

SECTION 2: CREDIT PROFILE AWARENESS

- 13. ☐ I know my approximate personal credit score range and have reviewed my reports for obvious inaccuracies when personal credit may be considered.
- 14. ☐ I know whether my business has established commercial credit profiles with major business credit bureaus.
- 15. ☐ I review payment history and keep business credit obligations current.
- 16. ☐ I understand the difference between personal-guarantee and non-personal-guarantee products and do not assume 'EIN-only' means approval is automatic.
- 17. ☐ I avoid opening unnecessary accounts or making repeated applications just because a social-media post says a creditor reports.

THE FUNDING FILE

- 18. ☐ I have my formation documents, EIN confirmation and ownership information organized.
- 19. ☐ I can provide recent bank statements and financial records without scrambling to recreate them.
- 20. ☐ I have business tax returns available when the product or lender requires them.
- 21. ☐ I have an updated profit and loss statement and balance sheet when required.
- 22. ☐ I can provide a debt schedule or list of current business obligations when requested.
- 23. ☐ I have a business plan, executive summary or projections prepared when the funding product requires them.

SECTION 3: CAPITAL STRATEGY

- 24. ☐ I know the specific amount of capital I am requesting instead of asking for 'as much as possible.'
- 25. ☐ I have written a clear use-of-funds plan showing how the money will be used.
- 26. ☐ I understand how the requested capital is expected to support revenue, cash flow, operations, equipment, inventory or another business purpose.
- 27. ☐ I have researched funding products that fit my business age, revenue, industry, credit profile and funding purpose.
- 28. ☐ I am prepared to compare rates, fees, repayment terms, collateral requirements and personal-guarantee requirements before accepting an offer.

APPLICATION DISCIPLINE

- 29. ☐ I keep a record of funding applications, dates, outcomes, inquiries and follow-up steps.
- 30. ☐ I am willing to strengthen weak areas before making repeated applications that may not fit my current profile.

YOUR SCORE

Total checked (out of 30):

My readiness level:

My top 3 gaps:

YOUR 30-DAY FUNDING PREPARATION PLAN

WEEK 1 - FOUNDATION

Fix identity inconsistencies, licenses, contact information and banking separation.

WEEK 2 - FINANCIAL FILE

Update bookkeeping, organize bank statements, P&L, balance sheet and debt information.

WEEK 3 - CREDIT & CAPITAL

Review personal credit when relevant, commercial credit data, payment history and the exact funding need.

WEEK 4 - APPLICATION PREP

Research products, compare requirements, finalize use of funds and decide whether the file is ready or needs more time.

THE DECISION IS ALLOWED TO BE "WAIT"

A delay is sometimes the better decision. If the business needs thirty or sixty days to clean up records, build cash reserves, correct inaccurate information or finish documents, that can be more useful than collecting denials from products that were never a fit.

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