



# Starting Points *for Small Business*

*A Checklist for  
Business Loan  
Applicants*

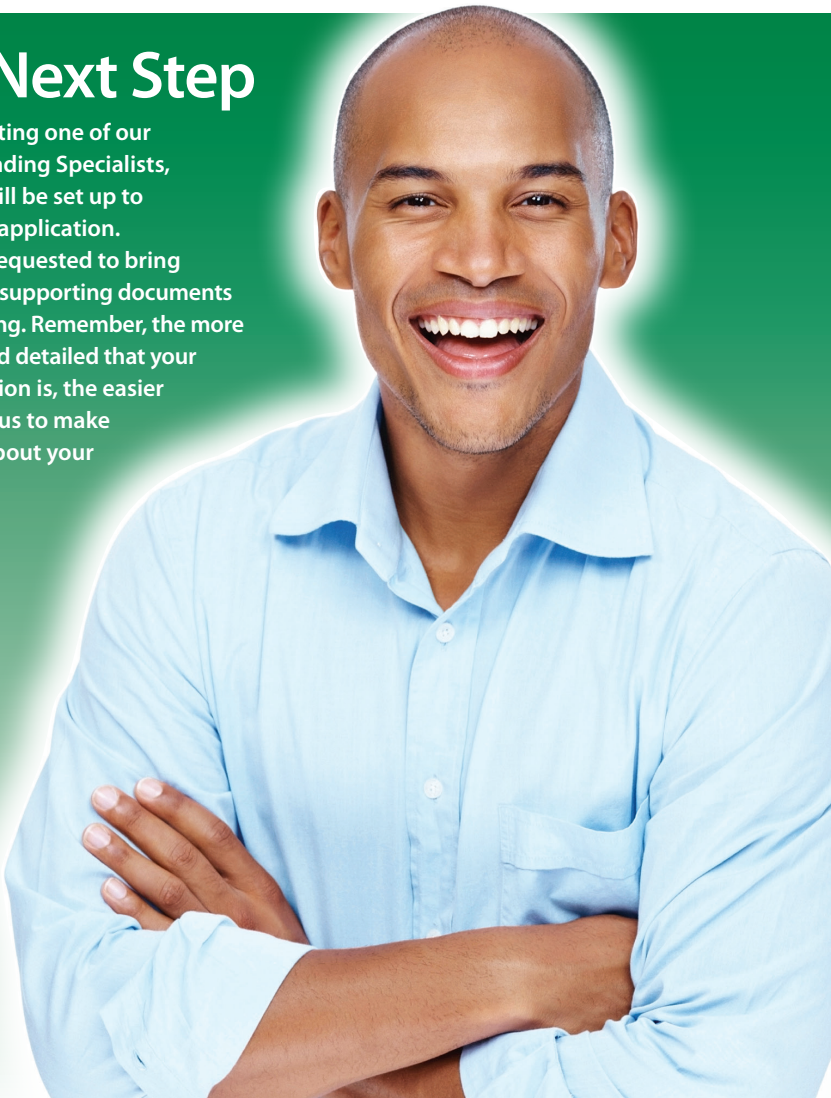


# Everything Your Small Business Needs to Succeed

Whether you're a small business owner, franchise operator or entrepreneur, adequate financing is essential for long-term business success. To help you launch or expand your business, Casera offers business loans for a variety of needs, including financing accounts receivables, inventories and operating expenditures, purchasing property or equipment, acquiring an established business or funding a business start-up.

## The Next Step

After contacting one of our Business Lending Specialists, a meeting will be set up to review your application. You will be requested to bring a number of supporting documents to the meeting. Remember, the more complete and detailed that your documentation is, the easier it will be for us to make a decision about your application.



## Legal Documents & Tax Returns

- For established businesses, please provide three years of income tax returns and documents pertaining to your particular business structure—sole proprietorship, partnership or corporation.

## Business Plan & Projected Financial Statements

*A focused business plan is crucial in helping you strategize and also for us to assess your application. Your business plan should include:*

- An outline of why the loan is required, whether you have sought funding from other sources and how the loan will be utilized.
- A profile of your business, including company history, goals and objectives and in-depth planning for the next fiscal year.
- A description of the management team, including their business and management experience, industry expertise, education, and key duties. Resumes are always helpful.
- An analysis of your industry sector, market competition and internal marketing strategies.
- A review of your market research to establish sales projections in support of your business plan's viability.
- An outline of insurance coverage, including liability, key person, etc.
- A concise financial history that includes three years of financial statements (balance sheets and income statements).
- A current listing of accounts receivable and accounts payable.
- A realistic forecast of business performance, including cash flow, expected sales, profits and losses, and expenses.
- Any additional promotional materials and/or products that support the application.

*For detailed information about writing a business plan, consult **[entrepreneurshipmanitoba.ca](http://entrepreneurshipmanitoba.ca)** or **[canadabusiness.ca](http://canadabusiness.ca)**.*

## Additional Information

- Statement of business owner's net worth.
- Cost/value assessment of personal or business property used as security.

# Accounts & Services at a Glance

- Leasing, lines of credit, and letters of credit.
- Our business chequing account features a line of credit, monthly statements (and returned cheques), and ATM withdrawals.
- Small Business Online Banking provides 24/7 access to your consolidated accounts, offers dual signature support, and features a delegate authorization process.
- A Business MasterCard offers enhanced cash flow and expense management through consolidated purchasing and streamlined billing and payments.
- Our merchant solutions deliver a broad range of payment processing services.
- Key person insurance protects a company's financial resources and helps secure the future by insuring key people.
- Additional services include U.S. business chequing, money and wire transfers, foreign money exchanges, night deposits, and safety deposit boxes.
- Investment accounts to assist business owners in maximizing returns on excess funds.

At Casera, member deposits are guaranteed 100% by the Deposit Guarantee Corporation of Manitoba. For more info, check out [www.depositguarantee.mb.ca](http://www.depositguarantee.mb.ca).

## *Helping Businesses Succeed Since 1951*

Our mission is simple — to fulfill our members' financial needs with trustworthy advice, market-leading products, and exceptional service that creates rewarding member experiences.

*We invite you to contact us today.*



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