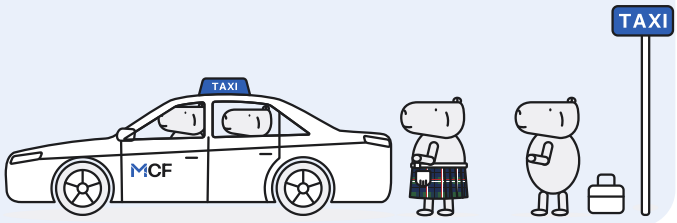
MACKENZIE COMMERCIAL FINANCE

A CHECKLIST TO PRINT AND KEEP

For a trading business

# Trading business: what lenders ask for




Donnie is our online AI assistant, not a person.

**Print it, then tick each box as you gather it. Every box ticked, and you are ready to apply.**

Most of the waiting in business finance is not the lender thinking. It is someone hunting for a document. Have these in one folder and the whole thing moves faster, whoever you ask.

## About the kit

- [ ] A quote or invoice from the seller, whether that is a dealer, an auction or a private seller.
- [ ] What it is: make, model and year. For a used vehicle or machine, the mileage or hours too.
- [ ] If you are buying privately, the seller's name and how to reach them.

## About the business

- [ ] Your last 3 months of business bank statements.
- [ ] Your last 2 years of accounts. If your latest accounts are getting old, up-to-date figures from your accountant help a lot.
- [ ] A list of any finance you already have: what it is for, who with, and roughly how long is left.

## About the people

- [ ] Photo ID for each owner of the business: a passport or a driving licence.
- [ ] Proof of home address for each owner.

**And what we need to start: nothing at all.** A first conversation costs you nothing and needs no paperwork. If you want to go further, we will ask for the documents above, and for your go-ahead before we approach any lender.

**Talk to us. A first conversation costs nothing.**


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