

PROBABILITY OF GETTING A LOAN

Circle one answer from each box below

| | | | | | | |
|---------------------|----------------|---------------|------------------|------------------|-------------------|--------------------|
| Experience in Field | <u>0 Years</u> | <u>1 Year</u> | <u>1-3 Years</u> | <u>3-5 Years</u> | <u>5-10 Years</u> | <u>10-20 Years</u> |
| | 6 pts | 10 pts | 15 pts | 17 pts | 20 pts | 25 pts |

| | | | | | | |
|---|------------|------------|------------|------------|------------|------------|
| Money to Put in Project as a % of Project | <u>10%</u> | <u>15%</u> | <u>20%</u> | <u>25%</u> | <u>30%</u> | <u>35%</u> |
| | 6 pts | 10 pts | 15 pts | 17 pts | 20 pts | 25 pts |

| | | | | | | |
|--------------|----------------|----------------|----------------|----------------|----------------|-------------------------|
| Credit Score | <u>600-625</u> | <u>625-650</u> | <u>650-675</u> | <u>675-700</u> | <u>700-710</u> | <u>Greater than 710</u> |
| | 6 pts | 10 pts | 15 pts | 17 pts | 20 pts | 25 pts |

| | | |
|--|-------------|-------------|
| Do you have Money to live on outside the business? | <u>None</u> | <u>Some</u> |
| | 0 pts | 10 pts |

| | | |
|---------------------|------------|-----------|
| Is this a start up? | <u>Yes</u> | <u>No</u> |
| | 0 pts | 5 pts |

| | | |
|---|------------|-----------|
| Does this Business Cashflow loan out of current income? | <u>Yes</u> | <u>No</u> |
| | 4 pts | 0 pts |

| | | |
|---------------------------------------|------------|-----------|
| Do You Have Alternate Loan Pmt Source | <u>Yes</u> | <u>No</u> |
| | 6 pts | 0 pts |

| | |
|-------------|--|
| TOTAL SCORE | |
|-------------|--|

| | | |
|--|----------------------|-----------------|
| More preparation needed before Business Plan can be obtained | POINT SCORES: | |
| | Low Probability | Up to 60 pts |
| Ready for Business Plan | Medium Probability | 61-70 pts |
| Ready for Business Plan | High Probability | 71 pts and over |