

**IN-CONTEXT FINANCE
GENERIC INFORMATION LIST
FOR COMPILATION OF FINANCE PROPOSAL**

The following list provides an indication of the usual information likely to be required to enable structuring of appropriate financing facilities that meets the requirements of a business and for the preparation of a finance proposal. Not all items may be necessary – it depends on the borrower’s business or project. There may also be other information required that is specific to an industry/business/project. The actual information requirements are determined on case-by-case basis.

A Finance Proposal that demonstrates consideration of all issues, including sound assessment and well-argued mitigation of risks, has a much higher chance of achieving successful outcomes with financial institutions. At In-Context Finance we are well experienced in obtaining successful financing outcomes, particularly where ‘out-of-the-box’ situations are involved.

Proposal

- Borrower
- Amount Sought
- Terms sought (eg how many years? Amortisation?)
- Uses of Funds (including outline of the transaction)
- Proposed Security
- Existing Financiers & details of existing facilities [Copies of borrower’s bank statements for 12 months may be required by potential financier.]

Background Information

- Corporate/Ownership Structure
- Describe business of Company/Group. Include industry information, including where each business sits in its industry.
- History of all entities
- Management – include experience details of key management
- Critical Success Factors
- Competitive Strengths, Weaknesses, Opportunities, Threats ie SWOT analysis
- Who are major customers? Contracts?
- Who are major competitors?
- Business strategy going forward

Financials

- Detailed Historical annual Profit & Loss, Balance Sheet, Cash Flow for last 2 (3 if possible) years for company/group.
- Detailed Historical monthly Profit & Loss statements, Balance Sheets, and Cash Flows for last 12 months (and YTD in current financial year)
- Detailed Forecast monthly Profit & Loss, Balance Sheets and Cash Flows for at least the next 12 – 18 months for company. [If possible, annual forecasts for Years 2 and 3]. State all key assumptions.

Accounts Receivable

- Latest aged accounts receivable for (should coincide with latest monthly balance sheet)
Terms of trade – any special terms given to any customers? All firm orders? Any ‘take or pay’ or ‘take and pay’ terms?
- List top 10 clients
- Bad debt history for last 2 years
- Estimates of returns/discounts/rebates etc for last 2 years

Inventory

- Describe inventory systems
- Details of inventory as at last month end balance date for each entity - identify any obsolete stock, stock subject to retention of title. Any Retention of Title on RM?
- Location of inventory

Creditors

- Aged Creditors Listing as at latest balance date.
- Major suppliers. Terms of trade.

Property, Plant & Equipment

- Details of properties & most recent valuations
- Fixed Asset Register and most recent valuation(s). Identify leased equipment

Other

- Employee Entitlements – any overdue payments
- ATO debt, if any