

THE GURU

Business Funding & Credit Client Intake

CONFIDENTIAL BUSINESS & FINANCIAL INFORMATION

This form helps **The GURU** collect and organize information about your business, ownership, financial profile, credit needs, and funding goals. Information you provide may be used, with your authorization, to help identify and communicate with appropriate business lenders, financing companies, banks, brokers, credit card issuers, and other funding providers.

Important: Completing this form does not constitute an application, approval, commitment to lend, credit decision, or guarantee of financing by The GURU.

1. BUSINESS OWNER / APPLICANT INFORMATION

Full Legal Name

Date of Birth

Phone

Email

Home Address

City / State / ZIP

Time at Current Address

Housing Status

- Own

Rent
- Living Rent-Free

Other

Ownership Percentage in Business

U.S. Citizenship / Residency Status

- U.S. Citizen

Permanent Resident
- Non-Permanent Resident

Other

Preferred Language

- English

Spanish

Other

2. BUSINESS INFORMATION

Legal Business Name

DBA / Trade Name

Business Address

City / State / ZIP

Business Phone

Business Email

Website

Date Business Started

State of Formation

EIN

Business Structure

- Sole Proprietorship

S Corporation

Partnership

Other
- LLC

C Corporation

Nonprofit

Industry / Type of Business

Brief Description of Products / Services

Number of Employees

Business Location

- Home-Based

Retail

Restaurant

Other
- Office

Warehouse

Mobile / Service-Based

Premises

- Owned

Month-to-Month
- Leased

Other

Monthly Business Rent / Mortgage

3. OWNERSHIP & MANAGEMENT

Primary Owner Name / Ownership %

Additional Owner 1 / Ownership %

Additional Owner 2 / Ownership %

Managing Member / President / Officer

Any owner with 20%+ ownership?

- Yes

No

List all owners with 20% or greater ownership, if applicable

4. FUNDING / CREDIT REQUEST

What type of financing are you seeking?

☐ Business Term Loan	☐ Business Line of Credit	☐ Business Credit Card
☐ Working Capital	☐ Equipment Financing	☐ Vehicle / Commercial Auto
☐ SBA Financing	☐ Commercial Real Estate	☐ Merchant Cash Advance
☐ Invoice / A/R Financing	☐ Startup Funding	☐ Expansion Funding
☐ Debt Consolidation	☐ Refinance Existing Business Debt	☐ Other

Requested Amount

Minimum Amount Needed

Ideal Amount

Desired Monthly Payment

Desired Funding Date

Purpose of Funds

☐ Working Capital	☐ Inventory	☐ Payroll
☐ Marketing	☐ Equipment	☐ Vehicle
☐ Expansion	☐ Real Estate	☐ Renovation
☐ Debt Consolidation	☐ Taxes	☐ Acquisition
☐ Other		

Explain how the funds will be used

How quickly do you need funding?

☐ Immediately	☐ Within 7 Days
☐ Within 30 Days	☐ Within 60-90 Days
☐ Planning Ahead	

5. BUSINESS REVENUE & FINANCIAL PERFORMANCE

Average Monthly Gross Revenue

Average Monthly Net Profit	☐	☐
	☐	☐

☐	☐
☐	☐
☐	☐
☐	☐

Annual Gross Revenue - Most Recent Year

Annual Gross Revenue - Prior Year

Year-to-Date Revenue

Average Monthly Operating Expenses

Average Business Bank Balance

Highest Recent Business Bank Balance

Business currently profitable?

Yes

No

Break-Even

Unsure

Any negative bank account days in the last 90 days?

Yes

No

Unsure

Approx. Number of Negative Days

Any recent NSF / returned payments?

Yes

No

Unsure

6. BUSINESS BANKING

Primary Business Bank

How Long Has Account Been Open?

Average Monthly Deposits

Average Monthly Bank Balance

Separate business checking account?

Yes

No

Accept credit/debit card payments?

Yes

No

Processor / Merchant Service

Average Monthly Card Processing Volume

7. EXISTING BUSINESS DEBT & OBLIGATIONS

Does the business currently have financing?

Yes

No

Loan / Line / Card Provider 1

Current Balance / Monthly Payment

Loan / Line / Card Provider 2

Current Balance / Monthly Payment

Loan / Line / Card Provider 3

Current Balance / Monthly Payment

Total Approx. Business Debt

Any daily or weekly payment financing?

Yes

No

If yes, total daily / weekly payment

Any business credit cards?

Yes

No

Approx. Total Business Card Limits

Approx. Total Business Card Balances

8. BUSINESS & PERSONAL CREDIT PROFILE

Estimated Personal Credit Score

760+

640-679

Unknown

720-759

600-639

680-719

Below 600

Business credit established?

Yes

No

Unsure

Have you checked business credit recently?

Yes

No

Experian Business Score, if known

Equifax Business Score, if known

Dun & Bradstreet PAYDEX, if known

Credit issues in the last 7 years?

Late Payments

Repossessions

Bankruptcy

Unsure

Collections

Judgments

Foreclosure

Charge-Offs

Tax Liens

None

Explain any credit issues selected above

9. TAX, LEGAL & BUSINESS STATUS

Federal or state business taxes currently owed?

Yes

No

Unsure

Approx. Amount Owed

Current tax payment plan?

Yes

No

Any active UCC liens?

Yes

No

Unsure

Any judgments against the business or owner?

Yes

No

Unsure

Any bankruptcy involving business or owner?

Yes

No

If yes, type and date

Business currently in good standing with state?

Yes

No

Unsure

Any pending lawsuits that may affect the business?

Yes

No

Explain any tax, lien, judgment, bankruptcy, or legal issue

10. PRIOR APPLICATIONS & FUNDING HISTORY

Have you applied for business financing in the last 6 months?

Yes

No

How many applications approximately?

Lenders / Banks / Credit Issuers Applied With

Result

Approved

Denied

Pending

Mixed Results

If denied, what reasons were provided?

Have you ever received business funding before?

Yes

No

Largest Business Funding Amount Received

Largest Business Credit Card Limit

11. DOCUMENT CHECKLIST

Please provide applicable documents using the secure method provided by The GURU or the applicable lender/financing provider.

Business Formation & Identity

Government-Issued Photo ID

Articles / Certificate of Formation

EIN Confirmation Letter

Operating Agreement / Bylaws, if applicable

Business License, if applicable

Certificate of Good Standing, if requested

Business Financial Documents

Most Recent 3-6 Months Business Bank Statements

Most Recent Business Tax Return(s)

Year-to-Date Profit & Loss Statement

Balance Sheet

A/R Aging Report, if applicable

Merchant Processing Statements, if applicable

Additional Documents

Voided Business Check

Existing Loan / MCA Statements

Business Credit Card Statements

Commercial Lease / Mortgage Statement

Equipment Quote / Invoice

Purchase Agreement / LOI, if applicable

Personal Tax Returns, if requested by lender

Personal Bank Statements, if requested by lender

12. CLIENT'S PRIMARY GOALS

What matters most to you?

Highest Approval Amount

Lowest Monthly Payment

Lowest Rate / Cost

Fastest Funding

No Personal Guarantee, if available

Build Business Credit

High-Limit Business Cards

Longer Repayment Term

Low Documentation

Preserve Cash Flow

Consolidate Existing Debt

Other

Anything else you want The GURU to know about your business or funding goals?

☐
☐
☐
☐

13. AUTHORIZATION & ACKNOWLEDGMENT

I certify that the information provided in this Business Funding & Credit Client Intake is true and accurate to the best of my knowledge.

I understand that **The GURU** is collecting this information to understand my business profile, credit needs, and financing objectives and to assist with identifying and communicating with banks, lenders, brokers, financing companies, business credit card issuers, and/or other funding providers that may be appropriate for my business.

I authorize The GURU to organize and provide the information and documents I voluntarily submit to appropriate financing sources for the purpose of evaluating potential business credit or financing options on my behalf.

I understand that this form is not itself a credit application or commitment to lend. Final approval, credit limits, interest rates, fees, repayment terms, personal guarantee requirements, underwriting decisions, disclosures, and funding decisions are determined by the applicable lender, bank, issuer, broker, or financing provider.

Privacy note: Do not enter passwords, online banking login credentials, debit/credit card numbers, or full Social Security numbers in this form. If a lender requires additional sensitive information, use the secure submission method provided.

Business Name

Authorized Representative

Title

Signature (type full legal name)

Date