



PRE-FINANCE APPLICATION REPORT

for [example company]

TABLE OF CONTENTS

BUSINESS SUMMARY	1
BUSINESS OVERVIEW	
YOUR REQUIREMENTS	
YOUR BUSINESS PLANS OVER THE NEXT 12 MONTHS	
FINANCIAL PERFORMANCE	2
PROFIT AND LOSS STATEMENT.....	#
BALANCE SHEET	#
FINANCIAL RATIOS	#
COMMENTARY (WHAT YOUR FINANCIALS ARE SAYING ABOUT YOUR BUSINESS)	#
SERVICING ASSESSMENT	3
SECURITY ASSESSMENT	4
STATEMENT OF POSITION	5
RECOMMENDATIONS & SUMMARY	5

BUSINESS SUMMARY

Company Business Entity Name

-

ABN

-

No. Years in Business

-

Current Business Bank

-

Current Business Liabilities

-

Your Requirements

-

Recent Events

-

Your business plans over next 12 months

-

Balance Sheet

30/06/2014

30/06/2015 \$ movement

30/06/2016 \$ movement

Current Assets

Trade Debtors	\$0	\$0 \$0	\$0 \$0
Stock	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
Total Current Assets	\$0	\$0 \$0	\$0 \$0

Non- Current Assets

	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
Total Non-Current Assets	\$0	\$0 \$0	\$0 \$0
TOTAL ASSETS	\$0	\$0 \$0	\$0 \$0

Current Liabilities

Trade Creditors	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
Total Current Liabilities	\$0	\$0 \$0	\$0 \$0

Non- Current Liabilities

	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
	\$0	\$0 \$0	\$0 \$0
Total Non- Current	\$0	\$0 \$0	\$0 \$0
TOTAL LIABILITIES	\$0	\$0 \$0	\$0 \$0
Net Assets	\$0	\$0 \$0	\$0 \$0
Equity	\$0	\$0 \$0	\$0 \$0
Retained Profits	\$0	\$0 \$0	\$0 \$0
Shareholders Equity	\$0	\$0 \$0	\$0 \$0

Financial Ratios

30/06/2014

30/06/2015

30/06/2016

Balance Sheet Ratios			
Working Capital	\$0	\$0	\$0
Net Tangible Worth			
Working Capital to Sales	#DIV/0!	#DIV/0!	#DIV/0!
Reinvestment	#DIV/0!	#DIV/0!	#DIV/0!
Profitability Ratios			
Gross Profit Margin	#DIV/0!	#DIV/0!	#DIV/0!
Net Profit Margin	#DIV/0!	#DIV/0!	#DIV/0!
Return on Assets	#DIV/0!	#DIV/0!	#DIV/0!
Return on Equity			
Liquidity Ratios			
Current Ratio	#DIV/0!	#DIV/0!	#DIV/0!
Quick Ratio	#DIV/0!	#DIV/0!	#DIV/0!
Debtors Turnover	#DIV/0!	#DIV/0!	#DIV/0!
Creditors Turnover	#DIV/0!	#DIV/0!	#DIV/0!
Average Inventory	0.00	0.00	0.00
Inventory Turnover	#DIV/0!	#DIV/0!	#DIV/0!
Debt Ratios			
Gearing	#DIV/0!	#DIV/0!	#DIV/0!
Debt to Equity	#DIV/0!	#DIV/0!	#DIV/0!
Leverage	#DIV/0!	#DIV/0!	#DIV/0!
Interest Coverage	#DIV/0!	#DIV/0!	#DIV/0!

Commentary on Financial Performance

PROFIT AND LOSS	+/- Change from previous period	Comments
Sales		
COGS		
Gross Profit		
Operating Expenses		
Interest		
Net Profit		
Tax		
EBIT		
EBITDA		
BALANCE SHEET		
Cash at bank		
Trade Debtors		
Stock/WIP		
Current Assets		
Fixed Assets		
Total Assets		
Trade Creditors		
GST and Tax		
Total Current Liabilities		
Non-Current Liabilities		
Total Liabilities		
Equity		
FINANCIAL RATIOS		
Working Capital		
Net Tangible Worth		
Working Capital to Sales		
Reinvestment		
Gross Profit Margin		
Net Profit Margin		
Return on Assets		
Return on Equity		
Current Ratio		
Quick Ratio		
Debtor Days		
Creditor Days		
Inventory Turnover		
Gearing		
Debt to Equity		
Leverage		
Interest Coverage		

Servicing Assessment

Household

No. Adults 2
 No. Dependents 1

Total Annual Living Expenses \$0

Personal Income

Mr Example Taxable Income \$0 Tax \$0 \$0
 Mrs Example Taxable Income \$0 Tax \$0 \$0

Avail. For Debt Servicing \$0

Company Income

Example Company

Net Profit \$0
 Depreciation \$0
 Interest \$0
 EBITDA \$0

Avail. For Debt Servicing \$0

Other Income

Rent \$0
 Shares/Dividends \$0
 Distributions from Trusts \$0
 Other \$0

Avail. For Debt Servicing \$0

TOTAL INCOME FOR DEBT SERVICING \$0

Current Loans	Borrower	Balance Owning	Interest Rate	Principal (annual)	Interest (Annual)
Car Finance	Example Company Pty Ltd	\$0	7.50%	\$0	\$0
Equipment Finance	Example Company Pty Ltd	\$0	7.50%	\$0	\$0
Car Finance	Mr & Mrs Example	\$0	7.50%	\$0	\$0
Credit Card	Example Company Pty Ltd	\$0	(min payment 3% of limit)	\$0	\$0
Credit Card	Example Company Pty Ltd	\$0	(min payment 3% of limit)	\$0	\$0
Credit Card	Mr & Mrs Example	\$0	(min payment 3% of limit)	\$0	\$0

New Loans	Borrower	Balance Owning	Interest Rate	Principal (annual)	Interest (Annual)
Business Loan	Example Company Pty Ltd	\$0	7.50%	\$0	\$0
Business Overdraft	Example Company Pty Ltd	\$0	7.50%	\$0	\$0
Business Loan	Example Company Pty Ltd	\$0	7.50%	\$0	\$0
Home Loan	Mr & Mrs Example	\$0	7.50%	\$0	\$0

TOTAL (ANNUAL) PRINCIPAL REPAYMENTS \$0

TOTAL (ANNUAL) INTEREST REPAYMENTS \$0

OVERALL INTEREST COVER #DIV/0!

OVERALL DEBT SERVICE COVER #DIV/0!

SURPLUS \$0

PERSONAL INTEREST COVER 0.00

PERSONAL DEBT SERVICE COVER 0.00

SURPLUS \$0

BUSINESS INTEREST COVER 0.00

BUSINESS DEBT SERVICE COVER 0.00

SURPLUS \$0

SECURITY ASSESSMENT

Asset	Market Value	LVR	Equity avail for Finance purposes
Property (1)	\$	%	\$
Property (2)	\$	%	\$
Property (3)	\$	%	\$
TOTAL	\$		\$

STATEMENT OF POSITION

ASSETS	Value	LIABILITIES	Balance Owing	Monthly Payments
Real Estate (Address)		Mortgage(s) on Property		
Motor Vehicles (Make, Model, Year)				
Bank Accounts (Name of Bank, Building Society)		Other Liabilities		
Superannuation (Name of Fund)				
Shares (Market Value)				
Furniture (Insured Valued)				
Other Assets				
TOTAL ASSETS		TOTAL LIABILITIES		
		SURPLUS		

