



Business Presentation

Putting together a good presentation will build credibility and give confidence to bankers validating your business plan.

Prepare easily understandable financial statements

Financial statements must present your company as a robust entity with a compelling business model. The choices made by your business must be justified. Include your income statement, cash flow statement and balance sheet. Meet with your accountant and make sure that all your financial documents are flawless.

Highlight the right ratios

Is your business solvent? Profitable? What is your return on assets? Via your presentation, your banker will understand the mechanics of your business. Where will the money come from? What resources will you need? What money will you make? Include anything that is owned by your company and use key financial ratios such as the current ratio, quick ratio, debt to equity ratio and sales-to-assets ratio; and use metrics such as profit margin, pre-tax profit margin, return on assets, return on equity, inventory turnover, inventory days, account receivable turnover and collection period. Your accountant can provide assistance in calculating these important statements of your financial health.

Compare banks

Evaluate your bank's capacity to meet and fulfill the goals and objectives of your business. Do they cater for your business type? Look at the offers provided by several banks to find the most suitable option for you. Some banks will refuse to finance your company. Keep going: a 'no' today can become a 'yes' tomorrow.