Business cash flow and debt service worksheet

Collect consistent cash-flow and debt-service inputs for a lender discussion.

DATE / QUOTE DATE

RECORD YOUR FIGURES AND QUESTIONS

Reporting period and cash-flow measure

Recurring cash inflows

Operating outflows

Existing debt service

Proposed new debt service

Adjustments the lender accepts

QUESTIONS TO RESOLVE

- [ ] Does the lender agree with the cash-flow definition?
- [ ] Are one-time items separated from recurring income?
- [ ] How does a weaker sales period affect the payment budget?

NEXT ACTION / WHO TO CONTACT / FOLLOW-UP DATE

Official background: https://www.sba.gov/funding-programs/loans

fintoku.com/resources/loan-library/

Use current written terms. This worksheet organizes your notes; it does not calculate approval or eligibility.