

FINANCE • STRATEGY • GROWTH

Before financing business growth.

10 questions for business leaders

A guide to structuring the internal discussion before comparing financing options. Gather evidence for each answer and identify what still needs to be validated.

01 What specific objective will the capital fund?

Define the project, its expected outcome and the evidence you will use to assess whether it delivered.

02 How much funding is needed, and when?

Separate investment, working capital and liquidity reserves. Tie each funding requirement to the project timeline.

03 What cash flow will support repayment?

Prepare a forecast that distinguishes revenue, cash collections, operating expenses and existing obligations.

04 Does the financing term match the use of funds?

Compare the asset life or cash conversion cycle with the proposed maturity and repayment schedule.

05 What is the total cost on a comparable basis?

Account for interest, fees, insurance, expenses and prepayment terms. Establish whether the interest rate can change.

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STRUCTURE · RISK · OVERSIGHT

From terms to ongoing oversight.

06 What happens if conditions deteriorate?

Assess lower revenue, slower collections, higher costs and, where relevant, changes in interest rates and exchange rates.

07 Which obligations could constrain flexibility?

Review collateral, contractual obligations, restrictions and the consequences of default with the appropriate specialists.

08 Which alternatives warrant comparison?

Consider internal funds, debt, leasing and equity capital in light of the funding need, costs and implications.

09 Is the financial information consistent?

Reconcile financial statements, tax information, outstanding debt and forecast assumptions before submitting an application.

10 Who will monitor performance after the agreement is signed?

Assign responsibility, establish reporting intervals and define alerts to monitor the use of funds, liquidity and compliance with obligations.

Further reading and resources

[Explore the guide and its reference reading →](#)

Personal views provided for information only. This material does not constitute advice or an offer of financial products or services. Each decision requires an assessment of the company's circumstances with the appropriate specialists.

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WORKSHEET

From questions to action.

Record the answer and supporting evidence, the accountable person and the next action for each question. Identify assumptions that still need to be validated.

Question	Answer and evidence	Accountable person and next step
01 Objective		
02 Amount and timing		
03 Repayment cash flow		
04 Financing term		
05 Total cost		
06 Downside scenario		
07 Obligations		
08 Alternatives		
09 Information		
10 Monitoring		

Review date: _____

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