KAGO

THE FUNDING-READINESS CHECKLIST

Are you ready to ask for funding?

Funders and institutions ask for the same things every time. Work through this list and you will know exactly where your business stands, before you spend a cent.

1 Your business is registered and compliant

- [ ] **Registered with CIPC**
  You have your company registration number and certificate.
- [ ] **SARS in order**
  An income tax number and a current Tax Compliance Status.
- [ ] **B-BBEE affidavit signed**
  The sworn EME or QSE affidavit almost every funder and tender asks for.
- [ ] **On the CSD**
  Central Supplier Database registration, if you want government or SOE work.
- [ ] **A business bank account**
  In the company name, not your personal account.

2 Your numbers tell a clear story

- [ ] **Bank statements**
  Six to twelve months from the business account.
- [ ] **Financial records**
  Financial statements or management accounts, even basic ones.
- [ ] **A cash flow you can explain**
  Simple and realistic, in your own words.
- [ ] **Projections that match your capacity**
  Built on what you can really deliver, not a wish.

3 Your plan is fundable

- [ ] **A business plan**
  What you do, who pays you, and why now.
- [ ] **A clear use of funds**
  Exactly what the money buys and what it unlocks.
- [ ] **Evidence of demand**
  Orders, contracts, letters of intent or a waiting list.

4 Your proof is in order

- [ ] **Certified director IDs**
  Clear, certified copies for every director.
- [ ] **Proof of address**
  For the business and for the directors.
- [ ] **Ownership breakdown**
  Who owns what, with the percentages.
- [ ] **Supporting documents**
  Any contracts, purchase orders or letters of intent.

5 Your ask is specific

- [ ] **The exact amount**
  The number you need, not a range.
- [ ] **What it is for**
  What the money does and what it unlocks.
- [ ] **How it comes back**
  How you repay it, or what the investor gets in return.
- [ ] **What you bring**
  Any security or own contribution on your side.

6 You look the part

- [ ] **A company profile**
  So a funder can see who you are at a glance.
- [ ] **A one-page summary**
  The whole story a funder can read in two minutes.
- [ ] **A brand that looks established**
  Logo, colours and documents that read as a real business.

An honest word

This checklist helps you prepare. It is not a promise of funding. Every bank, funder and institution decides on its own terms. KAGO builds the documents on this list to a funder-grade standard. The decision always stays with the funder.