



FUNDING EVIDENCE PACK

The documents to gather before you approach any funder
GUIDE 13

Most delays and declines come down to preparation, not suitability.

Incomplete applications, outdated documents, and missing information are avoidable obstacles that add weeks to the process. This guide sets out clearly what documents you need before approaching any funder, whether a bank, an investor, or a grant panel, and how to present them professionally.

GUIDE 13 | Business Lincolnshire Finance Accelerator

Who this guide is for: any business preparing to approach a bank, investor or grant panel.

YOU'LL GET

- Plain-English guidance tailored to Greater Lincolnshire businesses
- Practical steps, checklists and decision points
- A clear route into Accelerator support and adviser conversations

START: Use this guide alongside the Finance Accelerator resources and book a fully funded Funding Diagnostic Session when you are ready to discuss your options.

ABOUT THIS GUIDE

One of the most common reasons businesses are delayed or declined when applying for finance is not that they are unsuitable. It is that they are unprepared. Incomplete applications, outdated documents, and missing information create an impression of disorganisation at exactly the wrong moment.

The data room principle

Treat your finance application like a professional data room: everything organised, clearly labelled, up to date, and ready to share at a moment's notice. Businesses that can produce clean, complete information quickly close faster and build more investor trust.

SECTION 1 — CORE DOCUMENTS (ALL FUNDERS)

The following are required, or at minimum expected, by virtually every funder, regardless of whether you are applying for a loan, equity investment, or grant.

Filed accounts (last 2–3 years)	Profit & loss, balance sheet and notes, filed at Companies House
Management accounts (6–12 months)	Current to within 30 days of application
3-year financial forecast	Use the Accelerator's free template, GLBFA-XLS-001
Bank statements (last 6 months)	Should match your management accounts
Existing debt schedule	Lender, original amount, balance, repayment and maturity date
Details of the funding ask	Amount sought, purpose, proposed structure and repayment or return
Business summary	2–4 pages covering the business, the opportunity, the team and the ask

SECTION 2 & 3 — ADDITIONAL DOCUMENTS FOR DEBT AND EQUITY

For debt finance	For equity investment
Asset register, if offered as security	Cap table, kept updated after every event
Property details, if used as security	Shareholders' Agreement and Articles of Association
Credit history confirmation, business and personal	IP register and any assignment agreements
Personal financial statement, for guaranteed loans	EIS / SEIS Advance Assurance
VAT registration certificate, if registered	Pitch deck (GLBFA-PPT-001) and investor one-pager (GLBFA-PPT-002)
Proof of identity and address, for AML checks	Founder CVs and a customer reference list

SECTION 4 — ADDITIONAL DOCUMENTS FOR GRANT APPLICATIONS

Document	What it needs to show
Project description	What you will do with the grant and the expected outcomes, specific to the competition
Project budget	A detailed cost breakdown with match funding sources identified and confirmed
Evidence of match funding	Letters confirming funding is committed, not just available
Technical narrative (R&D grants)	The technical uncertainty addressed and the advance sought. See Guide 11.
Subsidy control disclosure	Disclosure of all other public funding received for the same project
Evidence of eligibility	Sector, location, employment or turnover evidence as required

SECTION 5 — PRESENTING YOUR EVIDENCE PACK PROFESSIONALLY

How you present your documents matters almost as much as what they contain. Use a secure cloud folder, create clearly labelled folders by category (financial, legal, commercial, team, IP), and name files clearly rather than 'final final accounts.pdf'. Use view-only access where possible for sensitive information, and keep a log of what has been shared.

Document quality checklist

All documents dated and showing the correct version

Accounts match management accounts with no unexplained discrepancies

Financial forecast assumptions clearly documented

All signatures in place where required

Consistent company name throughout, matching Companies House exactly

No placeholder text or 'TBC' entries in financial documents

Disclose everything material

If there is something in your history, a CCJ, a previous insolvency, a disputed contract, disclose it proactively rather than hoping it will not be found. Funders will find it. Proactive disclosure builds trust; discovery during due diligence destroys it.

START YOUR JOURNEY TODAY

Visit our website to learn more and access support

Ready to move forward?

The Business Lincolnshire Finance Accelerator gives you the knowledge, tools and expert support to understand your options and prepare to access funding at the right time, in the right way.

FIND OUT MORE

- Book a fully funded Funding Diagnostic Session
- Access Finance Accelerator tools and templates
- Speak to an experienced Business Lincolnshire adviser

FIND OUT MORE



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