

BKE
Express Connect

BOOKKEEPING
EXPRESS 

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Dear Keith,

Get That Small Business Loan

As a small business owner, perhaps you've decided to upgrade equipment, expand your offices, or invest in a new product line. Perhaps your business has hit a lull and you need to bolster your cash on hand. You need a small business loan. According to [Business Owner's ToolKit](#), lenders evaluate the following items when deciding to offer or not offer a loan.

1. **Personal credit score.** This is the first thing a bank looks at. Even though your business is healthy and making a profit, banks will not give you a loan without a great personal credit score.
2. **Business credit score.** If your business has a poor credit score, banks will not offer your company a loan.
3. **Financial statements.** Banks look at your financial statements including your Balance Sheet, which shows your company's health at a particular point in time.
4. **Projections.** Projections include your cash flow projections, which tell banks whether your business presents a good credit risk. Banks use cash flow projections to award a line of credit or a short-term loan.

To have everything ready to apply for a loan, you need to have your financial records in order, which requires time spent on quality, expert bookkeeping.

Let BookKeeping Express help you get your books in order for your loan and then keep them that way. With BookKeeping Express, you'll have a strong financial team dedicated to the financial side of your business. Our certified team of bookkeepers will maintain your books, maintain your files, and keep you informed about your accounts. Our 3-layer team approach provides checks, balances, and a separation of duties to ensure that your financial records stay in balance and remain properly documented, so you'll have all the financial records and statements you need to apply successfully for that business loan.

At BookKeeping Express, we can:

- Prepare financial statements.
- Prepare cash flow projections and other reports as requested.
- Produce monthly reports and tax reporting.
- Set up your chart of accounts and general ledger, working with your CPA if you have one.
- Perform monthly data entry.
- Provide additional business consultation services.

To help you apply for your loan, we'll sit down with you and review what needs to be done to get your books ready and then prepare the necessary reports.

As your complete accounting back office, BookKeeping Express takes away the burden of bookkeeping allowing you to develop your business.

Call BookKeeping Express at **703-766-6505** to find out more about how we can help you get back to business!

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