



BLETCHLEYS

The Director's Guide to Getting Your Accounts Ready for Funding

If you're pitching for funding, don't let your accounts be the dealbreaker. Here's what to clean up, check, and present.

www.bleytchleys.co.za

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Funding Depends on Financial Credibility

When you apply for business funding—whether it's a bank loan, private investment, or a government grant—your financial records are the first thing they check.

You may have a brilliant business plan. But if your accounts are a mess, funding doors will close.

This guide helps you present your business as financially mature, compliant, and investable.

You'll Learn How To:

- ✔ Prepare investor/lender-ready reports
- ✔ Avoid common financial red flags
- ✔ Build trust through transparency
- ✔ Show you're in control—even if you've had issues in the past

What Investors and Funders Want to See in Your Accounts

1. Clean, Reconciled Financials

No unexplained gaps, errors, or catch-up entries.

2. Clear Profitability Trends

Growth over time, or clear reasons if you're still ramping up.

3. Strong Cash Flow Reporting

How well do you manage cash in and out? Are you self-sustaining?

4. Debtors & Creditors Control

Are you collecting on time? Are you managing who you owe?

5. Up-to-Date SARS Compliance

No outstanding VAT, PAYE, or tax returns = green flag.

6. Accurate Asset & Liability Reporting

Especially important for collateral-backed loans.

7. Management Insight

Funders want to know you understand your finances—not just your product.

The Pre-Funding Bookkeeping Checklist

Item	Ready?  	Notes / Action Needed
Latest management reports		
Income Statement (YTD)		
Balance Sheet		
Cash Flow Statement		
Debtors aging report		
SARS returns submitted		
Supporting documents (CIPC, bank statements, etc.)		
Forecasts or projections		



Don't wait to be asked—have these ready in a clean, digital pack.

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What Might Block Your Application (and How to Fix It)



Inconsistent or missing records

✓ Fix: Bletchleys can help you reconcile backlogs and generate clear reports.



Outstanding SARS returns or penalties

✓ Fix: Let's sort your tax status and avoid future flags.



Unexplained expenses or transfers

✓ Fix: Proper coding and commentary create transparency.



Unmanaged debtor accounts

✓ Fix: Accurate age analysis and credit policies improve trust.



No financial forecasts

✓ Fix: Bletchleys can help build realistic, funder friendly projections.



BLETCHLEYS

Let Bletchleys Help You Get Funded

We'll Get Your Accounts Investor-Ready

Whether you're applying for a loan, pitching to an investor, or chasing a grant—your finances need to speak for you.

At Bletchleys, we help SMEs:

- ✓ Catch up on neglected bookkeeping
- ✓ Clean and reconcile financials fast
- ✓ Generate professional, funder-ready reports
- ✓ Build financial confidence and credibility



Don't let messy accounts block your funding. Let's fix the gaps and get your business funder-ready.

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