Abundance Track
B2B Working Capital Fit Checklist

A practical first-pass checklist for business owners, bankers, lenders, CPAs, advisors, and referral partners reviewing whether invoice factoring, receivables financing, purchase order financing, or another working-capital conversation belongs on the table.

> Use this as a conversation guide, not a funding promise. The goal is to understand the business, the receivables, the timing pressure, and whether a responsible review makes sense.

1. Basic business fit

- [ ] The company sells to other businesses, commercial customers, or government entities.
- [ ] The business has earned invoices, purchase orders, contracts, or recurring customer obligations to review.
- [ ] The cash-flow pressure is tied to timing, growth, payroll, materials, vendors, inventory, or project delivery.
- [ ] The owner can explain what problem the funding is meant to solve.

2. Receivable strength

- [ ] Work has been completed or goods have been delivered for the invoices being reviewed.
- [ ] Customer obligation is clear, documented, and not heavily disputed.
- [ ] Invoices are not too old and customer payment history can be discussed.
- [ ] Customer concentration, lien position, and assignability can be reviewed before moving forward.

3. Documents to gather

- [ ] Accounts receivable aging report or invoice list.
- [ ] Sample invoices, contracts, purchase orders, or customer agreements.
- [ ] Basic company information and ownership/contact details.
- [ ] Recent bank statements or financials if available.
- [ ] Existing lender, UCC, lien, or prior factoring information if applicable.

4. Questions to ask before choosing a path

- [ ] Is this a temporary timing issue, a growth issue, or a deeper operating problem?
- [ ] Would invoice factoring, invoice funding, purchase order financing, or another option fit the actual need?
- [ ] What is the cost, structure, customer communication process, and documentation burden?
- [ ] What happens if customer payment is delayed, disputed, or concentrated with one major account?

5. Situations that may need caution

- [ ] No clear receivables, no contracts, or no customer obligation to review.
- [ ] Invoices are highly disputed, very aged, or tied to incomplete work.

- [ ] Margins are too thin for the cost of funding.
- [ ] The owner needs an instant answer without documentation or underwriting.
- [ ] Funding would only delay a deeper issue with demand, pricing, margins, or execution.

Need help looking at cash flow, receivables, working capital, factoring, or broader financial-services questions? I am always open to assist. Contact Jim at Jim@AbundanceTrack.com or 832-512-0248. Visit www.abundancetrack.com.

Disclaimer: This checklist is for general informational and educational purposes. It is not legal, tax, investment, accounting, credit, or funding advice. Funding availability, structure, timing, and cost depend on underwriting, documentation, customer quality, receivables, and other business factors. No funding result is guaranteed.