



WGL Advisory Services

# Funding Readiness Pack Checklist

Client Readiness Checklist

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Document label	Client Readiness Checklist
Website area	Advisory/growth/funding page, SMME page, Insights page
Priority	High
Purpose	Help businesses prepare a credible application pack for banks, DFIs, funders, investors and grant/funding programmes.

## Who this checklist is for

Business owners, finance managers and advisors preparing funding, bank, DFI, investor or grant-supporting documentation.

## When to use this checklist

Use it before approaching banks, DFIs, funders, investors or grant programmes, and before submitting supporting documents.

## Client / Matter Details

Client / business name	Client to complete	Funding amount requested	Client to complete
Funding purpose	Client to complete	Funder name	Client to complete
Funding instrument	Client to complete	Forecast period	Client to complete
Application deadline	Client to complete	Responsible client contact	Client to complete
WGL responsible person	Client to complete	Date completed	Client to complete

## How to use this checklist

Work through each requirement and tick one of the separate status boxes: Ready, Not Ready or N/A. Add notes/gaps, assign an owner and insert a due date. Attach or organise supporting documents before submitting the checklist to WGL. Where a requirement does not apply, mark N/A and explain why in the Notes / gaps column.

## Main readiness checklist

Requirement	Why it matters	Evidence / documents to prepare	Ready	Not Ready	N/A	Notes / gaps	Owner	Due date
Business plan and executive summary	Helps the client present a coherent funding case supported by reconciled numbers and current evidence.	Business plan, financial projections, management accounts, AFS, bank statements, quotations, contracts and funding schedule.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Funding amount and use of funds	Helps the client present a coherent funding case supported by reconciled numbers and current evidence.	Business plan, financial projections, management accounts, AFS, bank statements, quotations, contracts and funding schedule.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Cashflow forecast	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
3-5 year projections for larger applications	Helps the client present a coherent funding case supported by reconciled numbers and current evidence.	Business plan, financial projections, management accounts, AFS, bank statements, quotations, contracts and funding schedule.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Management accounts and AFS	Helps WGL and the client confirm readiness, identify gaps and agree practical next steps before work proceeds.	Client to complete with current records, supporting documents and relevant evidence for WGL review.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Tax status	Supports SARS visibility, reduces avoidable compliance delays, and helps WGL identify matters requiring professional review.	SARS profile, eFiling access/authority, returns, reconciliations, statements of account, TCS PIN status and supporting schedules.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
CIPC and shareholder documents	Confirms that company records, authority and statutory obligations are current before external use or submission.	CIPC registration documents, annual return confirmation, BO records, director/member records, registers and resolutions.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Bank statements	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Quotations	Helps WGL and the client confirm readiness, identify gaps and agree practical next steps before work proceeds.	Client to complete with current records, supporting documents and relevant evidence for WGL review.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Contracts or pipeline evidence	Creates a structured source-document trail for financial analysis and attorney/client review, without replacing legal advice.	Mandate, pleadings or dispute summary, source documents, contracts, invoices, bank statements, schedules and assumptions.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete

Requirement	Why it matters	Evidence / documents to prepare	Ready	Not Ready	N/A	Notes / gaps	Owner	Due date
Risk and mitigation summary.	Strengthens accountability, evidence discipline and control visibility before problems become more difficult to fix.	Policies, delegated authority, process maps, approval evidence, control checklists, risk registers and management review records.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete

#### Before applying for funding

- Confirm the funder's latest requirements and closing date.
- Reconcile numbers across the business plan, forecasts, bank statements, management accounts and AFS.
- Clearly state the funding amount requested and the use of funds.
- Include assumptions, limitations and supporting evidence.
- Check that supporting documents are current, consistent and signed where required.
- Do not submit projections without WGL or professional review.

## Red flags

- Funding request does not reconcile to use-of-funds schedule.
- Forecasts do not agree to historic performance or management accounts.
- Tax, CIPC or bank documents are outdated.
- Assumptions are not documented or are overly optimistic.
- Contracts, pipeline or quotations supporting the application are missing.
- Risks and mitigations are not disclosed clearly.

## Risk rating

Risk rating	Readiness interpretation	Recommended next step
<b>GREEN</b>	Mostly ready. Key records are available, current, complete, and internally consistent.	Proceed with normal review and keep evidence organised.
<b>AMBER</b>	Gaps require attention. Work can proceed, but issues may delay completion or increase review time.	Prioritise the action plan and agree responsibilities with WGL.
<b>RED</b>	Urgent remediation needed. Significant missing records, compliance gaps, unresolved risks, or contradictions exist.	Book a scoping session with WGL before external submission, reliance, or use.

## Next-step action plan

Gap	Action required	Responsible person	Target date	WGL support needed
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete

Client to complete	Client to complete	Client to complete	Client to complete	Client to complete
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete

WGL Review Outcome	
<input type="checkbox"/> Ready for submission / use <input type="checkbox"/> Minor gaps to resolve <input type="checkbox"/> Significant remediation required <input type="checkbox"/> Scope discussion required <input type="checkbox"/> Not suitable for submission / reliance yet	
Reviewer: _____	Date: _____
Key comments: _____	
Recommended next step: _____	

**WGL call-to-action**

Send this completed checklist and supporting documents to WGL Advisory Services for review and practical next steps. Where urgent deadlines apply, contact WGL before submitting documents externally.

### Disclaimer

This checklist is a practical readiness guide for discussion and preparation purposes only. It does not constitute legal, tax, audit, assurance, engineering, safety, regulatory certification, or investment advice. Client circumstances, current laws, current regulatory requirements, and source documents must be reviewed before reliance is placed on any output.

### Source note

Prepared as a practical readiness aid using funder checklist guidance, IDC/DFI-style application expectations, SARS and CIPC terminology. Requirements may change. Always confirm current official requirements and client facts before external use.