


THE 2026 BANK-READY BUSINESS PLAN CHECKLIST

A 10-POINT AUDIT FOR UK ENTREPRENEURS

SEEKING FUNDING

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Introduction

In today's lending environment, a "good idea" isn't enough. UK high-street banks and institutional lenders are looking for resilience, precision, and local data. This checklist, curated by the experts at Business PlanR, highlights the ten critical areas that determine whether your plan gets approved or archived.

Section 1: The Executive Hook

- **1. The One-Page "Snap":** Is your Executive Summary a single, punchy page? It must include your company name, location, and the specific "marketplace gap" you are filling.
- **2. The Legal Blueprint:** Have you clearly stated your company structure (e.g., Private Limited Company by Shares) and the exact nature of your trade?

Section 2: Market Intelligence

- **3. Data over Guesswork:** Does your market analysis use **actual UK industry data** rather than estimates? Lenders need to see that you understand your specific British regional dynamics.
- **4. The Competitor Audit:** Have you identified your direct local rivals and explained exactly where your offering sits (Premium, Mid-range, or Budget).

Section 3: The Growth Engine

- **5. Customer Acquisition Strategy:** Is your marketing plan specific? Don't just say "Social Media"—detail the exact channels and pricing tactics you will use to attract and retain UK customers.
- **6. Operational Unique Selling Points (USPs):** If you sell physical products, have you detailed the production process and supply chain?

Section 4: The Financial "Stress-Test"

- **7. The 3-Year Forecast:** Do you have credible projections for at least the next 36 months, including balance sheets, income statements, and cash flow?
- **8. Funding Transparency:** Have you stated the exact amount of funding required and—crucially—exactly how every pound will be spent?

Section 5: Delivery & Accountability

- **9. The Action Roadmap:** Does your plan include an action plan with clear, measurable milestones and timelines?
- **10. Professional Validation:** Has a business expert or accountant reviewed your financial section? Banks value "third-party" professional scrutiny.

Final Pro-Tip: The "Lender's Eye "

When you sit down with a lender, be prepared to discuss your plan in detail. It isn't just a document; it's a living strategy. Refer to it regularly to track your progress against your milestones.

Struggling with the Financials or Market Data? Don't risk a rejection. At **Business PlanR**, our UK-based experts can build you a professional, bank-ready plan in just 24 hours.

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