**Business Narrative Form**

The Business Narrative is designed to clearly outline the nature of the borrower’s business and the cash flows of the business. the expense assumptions must be reasonable for the type of self-employment industry. Decreasing income trends must be explained and additional documentation may be required.

**Service business Examples:** Consulting, Accounting, Legal, Therapy, Counseling, Insurance Agent, Information Tech, etc.

**Product of Business Examples:** Retail, Food Service/Restaurant, Manufacturing, Construction/Contracting, etc.

Name of Business:

Business Website (if available)

Business Location (if more than one, indicate in notes below):

Ownership %:

Number of Employees/Contractors (borrower (s) do not count as employees):

Location/Office:

If lease or Own Selected Above What is Payment:

Fixed Vehicle/Equipment/Material Costs:

In 3-5 Sentences, Please Describe the Borrower’s Business:

In 3-5 Sentences, please describe how the business is typically paid. Explain any discrepancies, oddities, or trends such as seasonality of the business, or differing pay streams (Venom, Square, Transfers, Wires, Check, etc.).

Borrower’s signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_