

| Requirements | Banks and Other Regulated FIs | Venture Capital (VC) | Private Equity (PE) | Angel Investors | Bootstrapping | Family and Friends | Business Competitions | Govt Programs | Peer-to-peer Lenders | Crowdfunding | Incubators and Accelerators |
|---|-------------------------------|----------------------|---------------------|-----------------|---------------|--------------------|-----------------------|---------------|----------------------|--------------|-----------------------------|
| Business plan/Feasibility study/pitch deck | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | ✓✓ | ✓✓ | ✓✓ | | | |
| 3 to 5 years audited financials | ✓✓ | | ✓✓ | | | | | ✓ | | | |
| 1 year or more proven track record | ✓✓ | | ✓✓ | | | | | ✓ | | | |
| 1 year or more Bank statements | ✓✓ | | ✓✓ | | | | | ✓ | | | |
| Collateral (150% of forced sale value of business or personal assets) | ✓✓ | | | | | | | | | | |
| Equity Contribution - 20% or more in kind and cash | ✓✓ | | | | | | | | | | |
| Funding Purpose | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | |
| Personal and third- party guarantees | ✓✓ | | | | | | | | | | |
| Innovative products or services | | ✓✓ | | | | | ✓✓ | | | | ✓✓ |
| Proforma invoices or service | ✓✓ | | | | | | | | | | |

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| contracts for funding amount | | | | | | | | | | | |
| Pitch presentation skills | | ✓✓ | | ✓✓ | | | ✓✓ | | | | ✓✓ |
| Ownership stake via board seats | | ✓✓ | ✓✓ | ✓✓ | | | | | | | ✓ |
| Management team profile | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | | | | | | |
| Future Business cashflow and profits | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | ✓✓ | | | | | ✓✓ |
| Current Business cashflow and profits | ✓✓ | | ✓✓ | | ✓✓ | | | | ✓✓ | | |
| Credit checks on the business and individual owners | ✓✓ | | ✓✓ | ✓✓ | | | | | ✓✓ | | |
| Industry Alignment focus | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | | | | | | |
| Scalability/growth potential | | ✓✓ | ✓✓ | | | | ✓✓ | | | | |
| Business/Personal cashflow | ✓✓ | | | | ✓✓ | | | | | | |
| Risk tolerance | | ✓✓ | | | | | | | ✓✓ | | |
| Relationship network | | ✓✓ | ✓✓ | ✓✓ | | ✓✓ | | | | | |
| Business viability | ✓✓ | ✓✓ | ✓✓ | ✓✓ | ✓✓ | | | | ✓✓ | | |

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|--|-------------------------------|----------------------|---------------------|-----------------|---------------|--------------------|-----------------------|---------------|----------------------|--------------|-----------------------------|
| Structured training programs | ✓ | | | | | | | ✓✓ | | | ✓✓ |
| Crowd appeal | | | | | | | | | | ✓✓ | |
| Transparency | ✓✓ | ✓ | | | | | | | ✓✓ | ✓✓ | |
| Engaging campaigns | | | | | | | | | | ✓✓ | |
| Hands-On Involvement | | | | ✓✓ | ✓✓ | | | | | | |
| Compliance | ✓✓ | | | | | | | ✓✓ | | | |
| Social impact | ✓ | | | | | | | ✓✓ | | ✓✓ | |
| Exit Strategy - IPO, acquisition, secondary market & share buyback | | ✓✓ | ✓✓ | | | | | | | | |

Notes

✓✓ very relevant/critical

✓ moderately important