# FunderPrint™

BY SUNWISE CAPITAL

SAMPLE

## Every business has a funding fingerprint.

FunderPrint™ shows you what a lender sees — before you apply anywhere.

PREPARED FOR

## Sample Business, LLC

Florida · 9 years in business

STATEMENTS ANALYZED

Jul 2026 – Sep 2026 · 92 days

REPORT DATE

19 October 2026

PREPARED BY

SunWise CAPITAL

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**How to read this report:** Each section stands alone. Section 01 is the file at a glance; the financing options are in Section 07, and what would change the picture is in Section 10.

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WHAT WE FOUND IN YOUR FILE

FUNDERPRINT™ PERSPECTIVE

**Full-documentation and deposit-based programs would both review this file.**

Revenue scale: $2,236,800 a year clears every program's revenue minimum. 1 advance position, taking 6% of monthly deposits. The question is which kind of loan fits what the money is for.

SECTION 01

# How a Lender Reads Your File

Among the first things a lender evaluates: deposit volume and trend, daily cash behavior, existing financing, and the owner profile. This page is the file at a glance; the sections that follow go deeper into each one.

| | |
|---|---|
| Legal name | **Sample Business, LLC** |
| Doing business as | **Sample Business** |
| Ownership | **1 owner · 100% held by the principal owner** |
| Industry | **Plumbing and HVAC** |
| In business since | **2017 · 9 years of operating history** |
| Annualized revenue | **$2,236,800 · true deposits × 12** |
| Existing business financing | **1 advance position visible in the account** |
| Operating account | **Account ending 0000** |
| Analysis period | **Jul 2026 – Sep 2026 · 92 days** |
| Request | **$150,000 · working capital** |

WHAT THE BUSINESS ASKED FOR

**$150,000**

Working capital

LARGEST ESTIMATED MAXIMUM ON A BUSINESS FINANCING OPTION

**$500,000**

Actual amounts can come in higher or lower

**These two numbers answer different questions.**

The first is what the business needs. The second is an estimate from Sunwise's program guidelines. Neither is an offer, and they are not supposed to match: actual amounts can come in higher or lower, depending on the product and term.

YOUR APPLICATION IS ALREADY FILLED IN

**One step left: give the go-ahead.**

Sunwise sends your file to the program that fits. You're never obligated to accept an offer.

Match and submit my file

Talk it through with Vivian first

or text Vivian: (561) 290-0589

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THE DETAIL BEHIND THE READ

SECTION 02

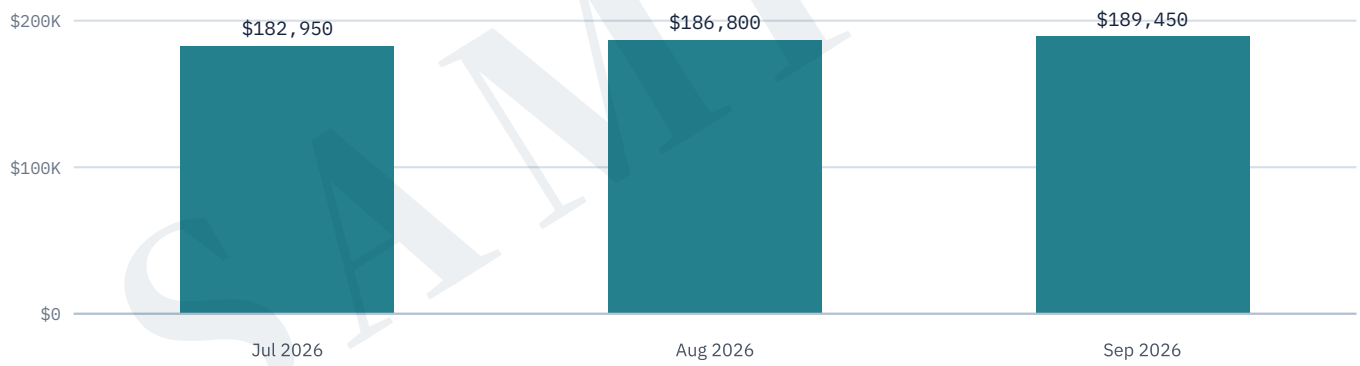
# Monthly Revenue Pattern

For deposit-based programs, deposits are the primary revenue signal. Full-documentation programs may also rely on tax returns and financial statements.

| | | |
|---|---|---|
| Jul 2026 | **$182,950** | Lowest month analyzed |
| Aug 2026 | **$186,800** | Up 2% from the month before |
| Sep 2026 | **$189,450** | Up 1% from the month before; highest month analyzed |
| 3-month average | **$186,400** | The monthly figure every revenue minimum is checked against |
| Annualized | **$2,236,800** | Average × 12 — observed, not forecast |
| Deposit trend | **+4% first month to last** | Underwriters will ask why. A known reason reads very differently from no explanation |

### TRUE DEPOSITS BY MONTH

+4% first month to last




**WHAT THIS MEANS**

Average true deposits of $186,400 a month, annualized to $2,236,800. The months sit close together: the weakest month was 98% of the average. Week to week, deposits varied 21% around their weekly average.

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SECTION 03

# Balances & Account Health

Cash cushion is how many days of this account's outflows the average daily balance would cover. Average daily balance is the average of the monthly average balances — never an ending balance.

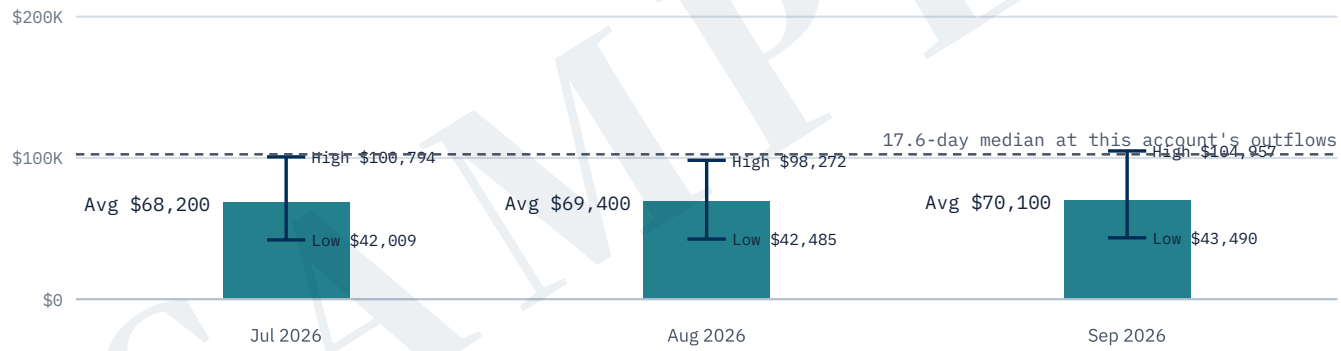
### CASH CUSHION, IN DAYS




### ACCOUNT EVENTS IN THE STATEMENTS ANALYZED

| 0 | 0 | 0 | None |
|---|---|---|---|
| OVERDRAFTS | NSFS | NEGATIVE-BALANCE DAYS | MOST RECENT EVENT |

### AVERAGE DAILY BALANCE BY MONTH — WHISKERS SHOW EACH MONTH'S LOW AND HIGH




**Existing financing: 1 advance position visible** — Example Advance Co.. Monthly advance payments average $10,617, 6% of average monthly true deposits.

**WHAT THIS MEANS**

The average daily balance of $69,233 covers 11.9 days of this account's outflows. The median small business holds 17.6 days. No overdrafts, NSFs or negative-balance days appear in these statements.

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SECTION 04

# Cash In and Out

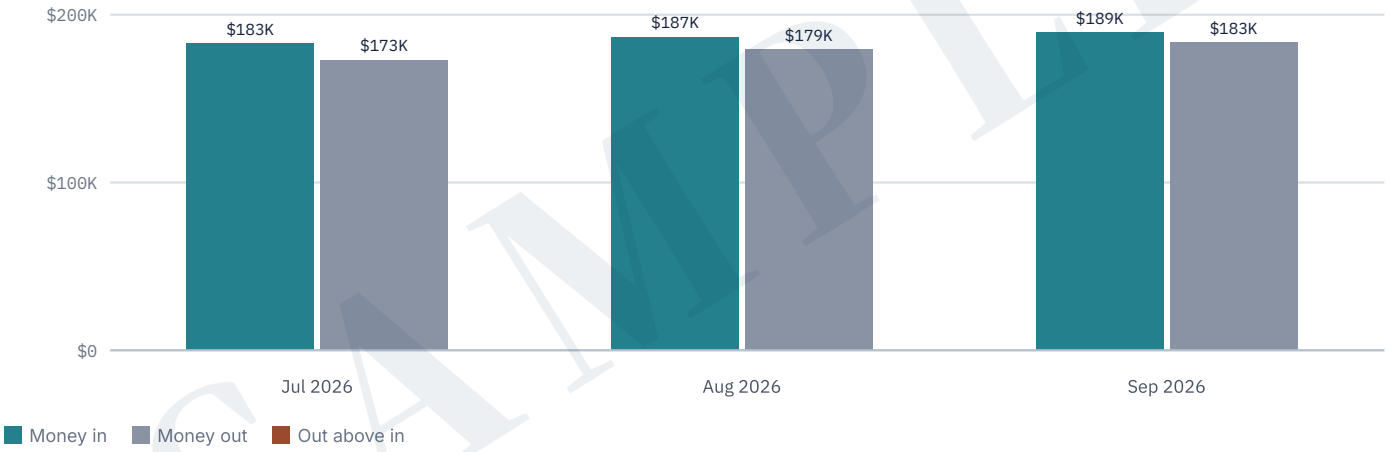
This report shows the operating behavior a lender sees before anything else: observed deposits, outflows, net cash flow, spend ratio and cash cushion — all from the statements provided.

OPERATING ACCOUNT ENDING 0000

| MONTH | TRUE DEPOSITS | OUTFLOWS | NET CASH FLOW | SPEND RATIO |
|---|---|---|---|---|
| Jul 2026 | $182,950 | $173,058 | +$9,892 | 0.95 |
| Aug 2026 | $186,800 | $179,496 | +$7,304 | 0.96 |
| Sep 2026 | $189,450 | $183,377 | +$6,073 | 0.97 |
| **Average** | **$186,400** | **$178,644** | **+$7,756** | **0.96** |

## MONEY IN AND MONEY OUT

Spend ratio 0.96 across the months analyzed

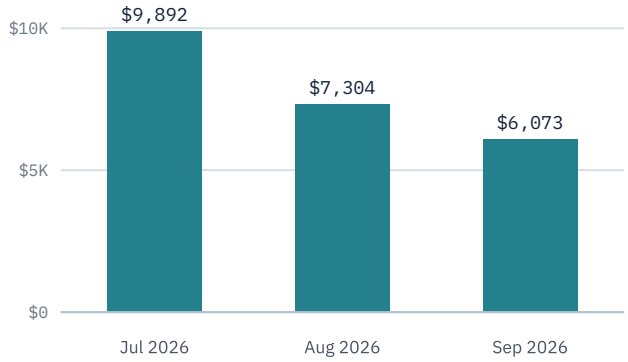



| SPEND RATIO | CASH CUSHION | ACCOUNT EVENTS | WEEK-TO-WEEK VARIATION | ADVANCE POSITIONS |
|---|---|---|---|---|
| 0.96 | 11.9 days | 0 | 21% | 1 |
| Outflows ÷ true deposits | Median small business: 17.6 days | Overdrafts, NSFs and negative days | Of weekly true deposits | Visible in the account |

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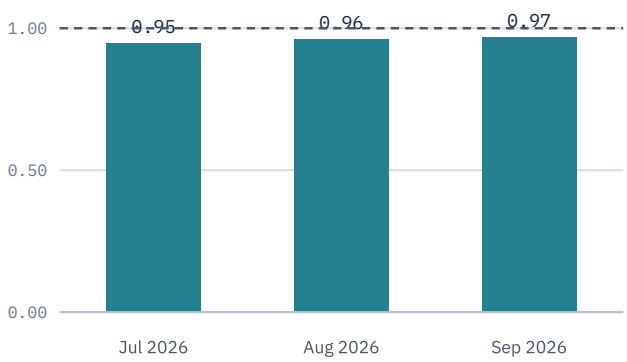
### NET CASH FLOW BY MONTH

Average $7,756 a month




### SPEND RATIO BY MONTH

Average 0.96 · dashed line at 1.00




The spend ratio shows how much of each month's true deposits went back out of the account. 1.00 means every dollar that came in went out.

Observed net cash flow is an account-activity measure, not accounting profit. It reflects cash movement visible in the analyzed account and may not capture accrual-based revenue and expenses, non-cash charges, or activity held elsewhere.

A single negative month is not automatically a weakness: inventory purchases, taxes, payroll cycles and seasonality all move timing. The broader pattern matters most — whether net cash flow is consistently positive, improving, declining, or highly variable.

Sources: the SEC distinguishes profit reported on an income statement from cash generated during the period; the OCC treats cash flow as the primary repayment source for most small-business loans.

**WHAT THIS MEANS**

On average 0.96 dollars went out for every dollar of true deposits. True deposits covered outflows in every month analyzed. Net cash flow is an account-activity figure, not accounting profit: owner draws, transfers and timing all move it.

Rust marks a number that went past a line shown on the page, such as more money going out than coming in, or a balance below $0. It flags the number; it isn't a grade.

YOUR FILE HAS ALREADY BEEN READ

**Let Sunwise match it to the program that fits, and submit it.**

Sunwise sends your file to the program that fits. You're never obligated to accept an offer.

Match and submit my file

Talk it through with Vivian first

or text Vivian: (561) 290-0589

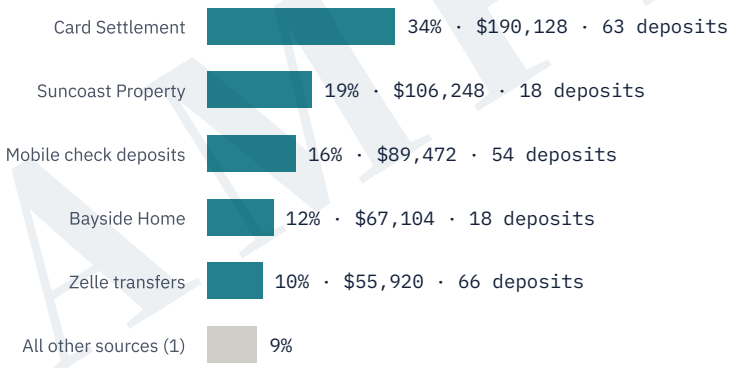
SECTION 05

# Deposit Quality & Velocity

This is the behavioral view a credit file cannot show. The question is not whether revenue exists — it is how the business manages the gap between what comes in and what goes out. Source mix, deposit frequency and week-to-week variation are the signals examined here.

| | | |
|---|---|---|
| Distinct deposit sources | **6** | Payers and channels named on the statement lines |
| Largest source | **Card Settlement · 34%** | Share of true deposits in the statements analyzed |
| Top three sources | **69%** | Combined share of true deposits |
| Deposit frequency | **79 a month** | Average count of true deposits |
| Typical deposit | **$2,002** | Most between $740 and $4,379 |
| Monthly range | **$182,950 – $189,450** | Jul 2026 low, Sep 2026 high |
| Week-to-week variation | **21%** | Coefficient of variation of weekly true deposits |
| Deposits of $10,000+ | **0** | 0% of true deposits |

### WHO PAYS THE BUSINESS — TOP SOURCES BY DOLLARS




Names are taken from the statement descriptions and may be abbreviated there.

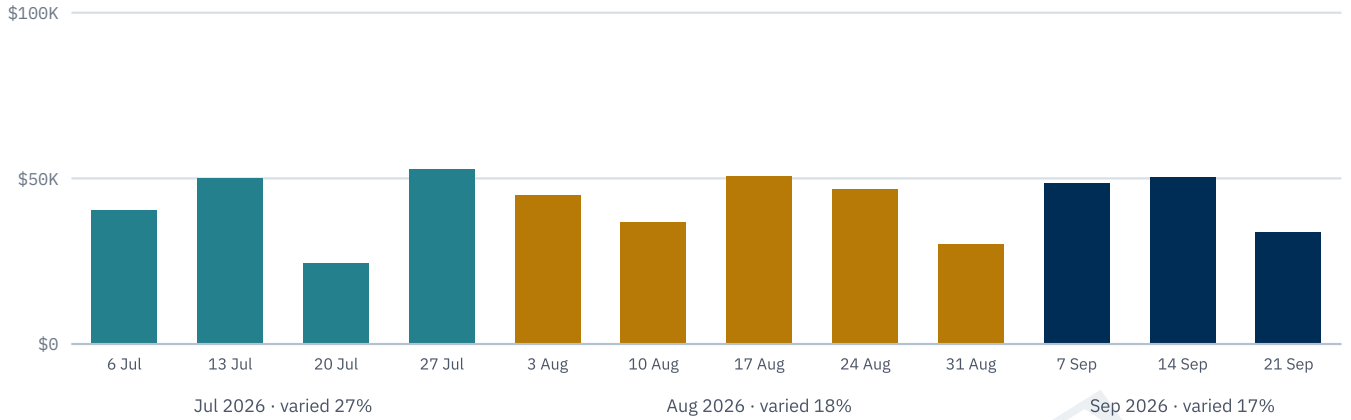
Total revenue shows scale. Revenue mix shows resilience and predictability. Dependence on one customer or channel can increase disruption risk, while recurring inflows from durable sources make cash flow easier to read. But concentration is not automatically negative: one payment processor may represent hundreds of customers, and a large contracted payer may provide dependable revenue. The key is context — who pays, how often funds arrive, and how consistently the pattern repeats.

The OCC identifies business cash flow as the primary repayment source for most small-business loans and recognizes buyer concentration as an underwriting factor (OCC Small Business Lending and Asset-Based Lending handbooks).

SAMPLE

SECTION 05 · CONTINUED

## Weekly Deposit Velocity




Weekly deposits show the pace and consistency of verified operating deposits. Variation is the coefficient of variation — the standard deviation of weekly totals divided by their average. Lower means a steadier cadence; higher means more fluctuation. Neither is automatically positive or negative: seasonality, project billing and payment schedules all shape it. With four or five weeks a month, it is directional and should be read alongside the longer trend.

Coefficient of variation: standard deviation divided by the mean (National Institute of Standards and Technology).

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SECTION 06

# Ownership & Guarantor Profile

Ownership identifies who controls the business and who may be asked to guarantee the financing. Lenders evaluate the history, existing obligations and adverse events of each required guarantor to understand the strength of that support.

How much the guarantor profile matters varies by lender and product. SBA and term programs place substantial weight on it; deposit-based programs rely more on the business's deposits and operating history. This profile is one part of the picture and should be read alongside the business's cash behavior and the request itself.

Sunwise shows the owner profile only in its own terms — a Profile Tier and four signals. None of this appears in the partner brief.

## Profile Tier 2

Meets the owner minimum for deposit-based programs and most full-documentation programs. Meets the owner minimum for: Term loan, Line of credit, Working capital, Equipment financing, Asset-based lending. Below the minimum for: SBA, Personal loan.

| | |
|---|---|
| CREDIT HEADROOM<br>**Some**<br>How much room is left on the owner's revolving credit lines. SBA and term programs read this closely; deposit-based programs read it less. | PAYMENT TRACK RECORD<br>**Clean**<br>Whether late payments show on the owner's file. Lenders weigh how recent and how frequent they are. |
| UNRESOLVED ITEMS<br>**None**<br>Items most lenders decline on. None means none are on file. | NEW-CREDIT ACTIVITY<br>**Normal**<br>Whether the owner has been opening or applying for new credit recently. A burst of activity can read as credit-seeking. |

Profile Tiers run from 1 to 4. Tier 1 meets the owner minimum for every program; Tier 4 is below most program minimums today. Owner-profile items are discussed privately with your Sunwise expert.

OWNER-PROFILE QUESTIONS STAY PRIVATE

**Talk them through with Vivian, or let Sunwise match your file now.**

Sunwise sends your file to the program that fits. You're never obligated to accept an offer.

Match and submit my file

Talk it through with Vivian first

or text Vivian: (561) 290-0589

SECTION 07

# How This File Reads Across the Lending Landscape

Different programs use different underwriting criteria. The table below shows how the signals in this file read against each major program. Status reflects where the file stands today, based on the documents provided. No program has seen this file and no application has been submitted. A single friction point does not rule out every option, and a status is not a decision: actual availability, terms and amounts are set by underwriting after a formal application.

| FINANCING OPTION · STATUS | ESTIMATED MAXIMUM | WHAT WORKS FOR YOU | WHAT CREATES FRICTION |
|---|---|---|---|
| **Working Capital** Not ruled out | **$380,000** estimated | Revenue $2,236,800 clears the $200,000 minimum<br>9 years in business against a 1-year minimum<br>Owner profile clears this program's minimum | 1 existing advance position(s) visible |
| **Business Line of Credit** Not ruled out | **$150,000** estimated | Revenue $2,236,800 clears the $250,000 minimum<br>9 years in business against a 2-year minimum<br>Owner profile clears this program's minimum | 1 existing advance position(s) visible |
| **Business Term Loan** Not ruled out | **$500,000** estimated | Revenue $2,236,800 clears the $480,000 minimum<br>9 years in business against a 2-year minimum<br>Owner profile clears this program's minimum | — |
| **Equipment Financing** Needs an asset | — | Sized to the asset, not to the deposits | Only with a quote/invoice for a specific asset |
| **Asset-Based Lending** Needs an asset | — | Sized to the asset, not to the deposits | Only with pledgeable assets — asset schedule required |
| **SBA Loan** Ruled out | — | Revenue $2,236,800 clears the $400,000 minimum<br>9 years in business against a 2-year minimum | Owner profile below this program's minimum |
| **Personal Loan** Ruled out | — | Underwritten on the owner's (or a substitute guarantor's) personal credit and personal income from tax returns, not on business revenue | Owner profile below this program's minimum |

Open to explore · Ruled out · Depends on something not in the file

"Not ruled out" means the file clears the program's stated minimums. It is not an approval and says nothing about what a lender will offer.

"Estimated maximum" is an estimate from Sunwise's program guidelines. Actual amounts can come in higher or lower. Not an offer.

Revenue is annualized from the true deposits in the analyzed statements. The owner profile appears only on the owner-profile page of this report, in Sunwise terms.

SAMPLE

# What works, what bears watching, what creates friction

## What works in your favor

| | |
|---|---|
| **Revenue scale: $2,236,800 a year clears every program's revenue minimum** | Revenue is the first minimum every program checks. At this level no program is ruled out on size. |
| **Steady deposits month to month — the pattern lenders like to see** | Lenders that size on deposits read the month-to-month pattern first. A steady pattern makes the average believable. |
| **Clean account: no NSFs, overdrafts or negative-balance days in these statements** | Overdrafts and NSFs are among the first things any lender looks for. None appear here. |

## What bears watching

| | |
|---|---|
| **1 advance position, taking 6% of monthly deposits** | Existing advance payments come out of deposits first. Lenders read how much of each deposit is already spoken for. |

## What creates friction

Nothing to show from these statements.

SAMPLE

SECTION 08

# Growth Constraint Diagnosis & the Timing Decision

What this file shows today, and how to weigh the timing — without a push either way.

Sample Business, LLC has 9 years of operating history and $2,236,800 in annualized revenue. Revenue scale: $2,236,800 a year clears every program's revenue minimum. 1 advance position, taking 6% of monthly deposits. The question is which kind of loan fits what the money is for.

## The constraints

## Weighing the timing

| | |
|---|---|
| **A decision is already in motion.** | A financing decision usually begins with a specific business need: a timing gap, equipment, staffing, inventory or another defined use. FunderPrint™ does not assume financing is the answer. It lays out the file so the owner can compare acting now, waiting, or not borrowing — against the same facts. |
| **Capital should solve a defined business problem — not merely be available.** | Financing is useful only when its amount, term and purpose fit a defined need. Thin reserves make payer delays, payroll timing and unexpected expenses harder to manage either way. |

WHERE THE BUSINESS GOES FROM HERE

Talk it through, or let Sunwise match your file now.

Sunwise sends your file to the program that fits. You're never obligated to accept an offer.

Match and submit my file

Talk it through with Vivian first

or text Vivian: (561) 290-0589

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SECTION 08 · CONTINUED

| | |
|---|---|
| **Waiting can help or hurt.** | Waiting can create time to build reserves and establish a stronger revenue trend. It can also change things: revenue, balances, lender appetite and pricing all move up or down. Some options may improve while others become less available by waiting. That is a conversation to have with your Sunwise expert, with these numbers in front of you. |
| **Only a lender review sets terms.** | FunderPrint™ shows what a lender sees and which financing options are open. Only an actual lender review determines structure, amounts and terms — and asking does not require accepting anything. No application goes out without your go-ahead. |
| **One application. One expert. No shotgun approach.** | Sunwise is not a marketplace and does not send the file broadly. One Sunwise expert reviews the file, identifies the programs that may fit the ownership structure and the deposits, and discusses the options with you. |
| **The decision standard.** | The file does not need to be perfect. The question is whether capital available today would improve the business enough to justify its cost, compared with waiting for different options later. The next page puts every dollar to that test. |

SAMPLE

HOW THE BUSINESS COMPARES

SECTION 09

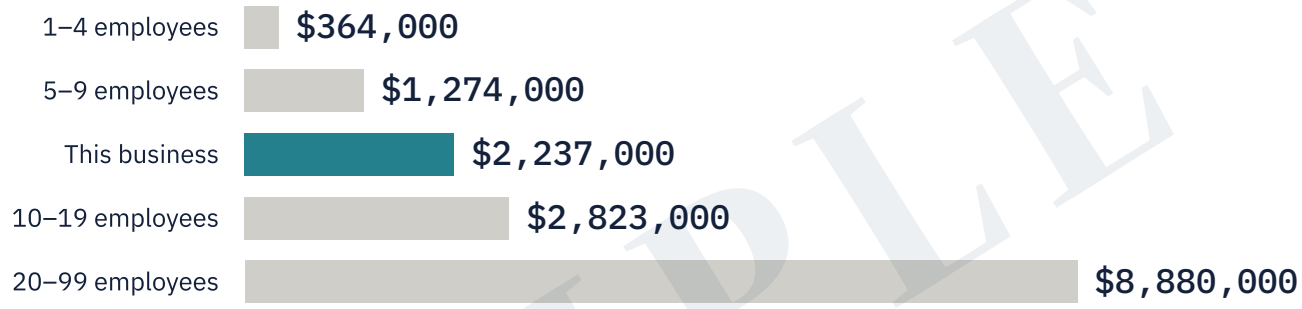
# Market Position

How the business compares with others in its line of work. Every figure comes from public government data; Census figures are the latest published (2022 and 2023), adjusted for inflation to 2025 dollars. No lender has seen this file.

| ANNUALIZED REVENUE | VS. FLORIDA AVERAGE, 10–19 EMPLOYEES | ITS OWN SIZE GROUP · 10–19 EMPLOYEES | BUSINESSES IN ORANGE COUNTY |
|---|---|---|---|
| $2,236,800 | −21% | $2,823,000 | 3,194 |
| True deposits × 12 | Their average: $2,823,000 | Gap: $586,000 a year | 851 with payroll · 2,343 owner-only |

AVERAGE REVENUE PER BUSINESS, BY NUMBER OF EMPLOYEES · FLORIDA

Census group: Building Equipment Contractors · 2025 dollars




| MEASURE | THIS BUSINESS | BENCHMARK | WHAT IT SHOWS |
|---|---|---|---|
| **Revenue by size · Florida** | $2,236,800 | 1–4 employees: $364,000 · 5–9 employees: $1,274,000 · 10–19 employees: $2,823,000 · 20–99 employees: $8,880,000 | Below the average for its size |
| **National position** | Larger than 64% | 193,216 U.S. firms with payroll: 64% smaller · 18% same revenue group · 18% larger | About 18% of U.S. firms in this industry bring in more |
| **Local market · Orange County** | 3,194 businesses | 851 with payroll · 2,343 owner-only (owner-only average $52,000) | Most are owner-only operators, with no payroll. |

WHAT THIS MEANS

Sample Business, LLC brings in 79% of what the average Florida firm in Building Equipment Contractors with 10–19 employees brings in. Where the business goes from here is a conversation to have with your Sunwise expert.

**Compared with:** Building Equipment Contractors (plumbing, heating or air conditioning). If that isn't your line of work, tell your Sunwise expert and we'll rerun this page.

Sources. U.S. Census Bureau: Statistics of U.S. Businesses 2022; County Business Patterns 2023; Nonemployer Statistics 2023; 2020 ZIP-to-county relationship file. U.S. Bureau of Labor Statistics: Consumer Price Index (CPI-U), annual averages.

Method. Revenue is the true deposits in the statements analyzed, annualized; seasonal businesses may run higher or lower over a full year. Census figures are adjusted for inflation to 2025 dollars with the Consumer Price Index. Comparisons use the most specific industry and geography the Census publishes; where a state has too few firms in a size group, U.S. figures are used. Market Position is informational and is not a lending or credit assessment.

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WHAT CHANGES THE PICTURE

SECTION 10

# What Would Change the Picture

Nothing here is final. These are the steps the business controls, in order of impact. Each one, if addressed or documented, changes how this file reads to a lender.

**1.** **Build the cash cushion toward the median**

The account holds 11.9 days of outflows; the median small business holds 17.6. At this account's outflow rate, 17.6 days is an average daily balance of about $102,526, against $69,233 today. The cushion is the most visible liquidity signal in a file.

**2.** **Document the existing advances**

1 advance position take 6% of monthly deposits. Current balances and payoff letters let a lender see what a new facility would replace.

### OTHER PROGRAM MINIMUMS NOT MET

- SBA: owner profile below this program's minimum
- Personal loan: owner profile below this program's minimum

How far the file is from each minimum it does not meet. Facts, not advice.

None of these require waiting, and none of them decides what is available today. They change how many programs compete for this file and how it reads. There are no guarantees: the economy and rates, the use of funds and the amount requested all affect any outcome. Owner-profile items are discussed privately with your Sunwise expert.

SAMPLE

# SUNWISE CAPITAL — PROGRAM REFERENCE AT A GLANCE

**Program guidelines as of 16 October 2026**

These are Sunwise's program parameters — general guidelines, not offers, and not universal market rules. Rates are "as low as" and depend on the complete file. Programs and parameters change. No application goes out without your go-ahead.

| | SBA Loan | Business Term Loan | Business Line of Credit | Working Capital | Equipment Financing | Asset-Based Lending | Personal Loan |
|---|---|---|---|---|---|---|---|
| **Minimum credit score** | 680+ | 660+ | 600+ | 500+ | 620+ | 400+ | 680+ |
| **Time in business** | 2 yrs | 2 yrs | 2 yrs | 1 yr | Startups OK | No min. | No min. |
| **Revenue (min.)** | $400K/yr | $480K/yr | $250K/yr | $200K/yr | None | None | $50K taxable income (PTR) |
| **Terms** | Up to 10 yrs | 6 mo–5 yrs | 12-24 mo | 3 mo–3 yrs | 24–72 mo | Varies | 3–5 yrs |
| **Payments** | Monthly | Monthly | Monthly or Weekly | Weekly/Monthly | Varies | Varies | Monthly |
| **Amount available** | $200K–$10M | $25K–$500K | $150K | Up to $2.5M | $10K–$30M | $20K–$3M | Up to $500K |
| **Rate (as low as)** | Prime +1 | 13.99% - 29.99% | 1.24%/mo remaining bal. | 1.2 | 6%–35% | Mid-teens+ | 9%–15% |
| **Type of interest** | Simple | Simple | Simple | Factor Rate | Varies | Varies | Simple |
| **Application to funding** | 14+ days | 24 hr (<$75K) 3 days (>$75K) | Varies | Same day available | 1 day | Varies | 7–15 bus. days |
| **Ownership that must sign** | All 20%+ | All 20%+ | 1%+ | 1–51% | Varies | Varies | Signer only |
| **Documents needed** | 3yr business tax returns 3yr personal tax returns debt schedule Interim financials 6 months of bank statements | 2yr business debt schedule 6 months of bank statements | 3 months of bank statements | 3 months of bank statements | Invoice/quote 3 months of bank statements write-up | Asset schedule 3 months of bank statements | 2yr personal tax returns |

What this means in practice: the file may support a conversation across more than one program, and each program weighs the file differently. Sunwise starts with the full picture, matches the use of funds to the programs that may fit, and compares actual terms only after a lender has reviewed the file.

READY WHEN YOU ARE

## Sunwise matches your file to the program that fits, and submits it.

Sunwise sends your file to the program that fits. You're never obligated to accept an offer.

**Match and submit my file**

Talk it through with Vivian first

or text Vivian: (561) 290-0589

SAMPLE

BEFORE YOU BORROW: GIVE EVERY DOLLAR A JOB

A FRAMEWORK FOR SMART CAPITAL USE

# Give every dollar a job

Capital should solve a defined business problem, not merely be available. The goal is not to make the file look perfect; it is to make sure any capital added to the business has a specific job.

| PURPOSE | SMART USE | WARNING SIGN |
|---|---|---|
| **For now** | Inventory, payroll or receivables during a clearly defined timing gap | Using debt to cover recurring losses |
| **For later** | Equipment, more output, or preparing for contracted demand | Borrowing on hoped-for sales |
| **For ease** | Automating work, replacing inefficient equipment, reducing downtime | Paying for convenience without measurable savings |
| **For you** | Training, systems or leadership that improve how the company performs | Funding personal lifestyle expenses through the business |
| **For change** | Repositioning the business or a strategic shift | Taking on debt for a vague mission |

## QUESTIONS TO ANSWER BEFORE YOU SIGN

1. **What exactly is this money for?**
   Name the dollars: the equipment, the payroll gap, the inventory ahead of a season.
2. **What measurable result should it produce?**
   State the output and when you expect to see it. Vague purposes produce vague results.
3. **What will it cost in total?**
   Total repayment in dollars, not just the rate, factor or payment. Compare offers on that number.
4. **Will the term outlast the job?**
   A long-lived asset on a short obligation is a mismatch, and so is a short need on a long one. Match the term to how long the money works.
5. **Who signs, and for what?**
   Ask what a personal guarantee covers on each offer — repayment, or only how you conduct the business. They are not the same.
6. **What happens to the advances you already have?**
   Ask whether a new facility pays them off, sits behind them, or adds a payment on top.

Match the financing to the job. A short timing gap fits a line of credit. Inventory tied to a season fits working capital. Equipment with a long useful life fits equipment financing or a longer-term loan. A long-lived asset on a short obligation is a mismatch.

SAMPLE

## YOUR NEXT MOVE WITH SUNWISE

Your FunderPrint™ is complete. It is not a verdict and it is not a waiting room. It is a fact-based starting point — the deposit, account and owner-profile signals that show where the business stands. The capital conversation starts here.

### WHAT SUNWISE DOES NEXT

When you connect with your Sunwise expert, the starting point is already known: the purpose behind the request, the timing that matters, and what this report found. The conversation picks up where FunderPrint™ left off — there is nothing to prepare.

Sunwise matches the file to the program that best fits the business story. Depending on the file, the options worth discussing may include term financing, a line of credit, equipment or asset-based financing, working capital, SBA and, in some cases, a personal loan.

### WHAT'S ALREADY DONE

Your file has already been read. Your Sunwise expert starts with the options that fit, not with paperwork, compares the terms side by side, and helps you decide whether any of it makes sense. When offers come in, you get a side-by-side Offer Comparison, with every cost in plain dollars.

SAMPLE

YOUR NEXT STEP

# Your file is ready. You decide what happens next.

This read is a starting point, not a verdict. Vivian already has every number in it, so there is nothing to prepare. No application goes out without your go-ahead.

**Match and submit my file** | Talk it through with Vivian first

Sunwise sends your file to the program that fits. You're never obligated to accept an offer.

CALL OR TEXT
(561) 290-0589

BOOK 15 MINUTES
meetings.hubspot.com/vivian-kane

EMAIL
underwriting@sunwisecapital.com



**Vivian Kane**
Your Sunwise expert. One person handling this file from start to finish.

Join 86,000+ businesses that have turned to us for funding since 2010
Sunwise Capital, LLC · Official Member, Forbes Finance Council · Rated 4.9 on Trustpilot

# About this report

FunderPrint™ shows you what a lender sees in your business — which financing options are open, what stands in the way, and what would change the picture — before you apply anywhere. It does not make a credit decision, quote terms, promise an amount or recommend a product. Underwriting varies from lender to lender; lenders decide, and the owner decides what to do with the read.

### ACCOUNT FIGURES

From the statements provided, for the operating account with the highest true deposits. Other accounts are listed, not analyzed.

### ANNUALIZED REVENUE

Average monthly true deposits × 12. Observed and annualized — not a forecast, and not the sales figure on the application.

### FINANCING OPTIONS

The file against the minimums in Sunwise's lending matrix: revenue, time in business and owner profile. A minimum not met rules an option out; meeting every minimum rules nothing in.

### OWNER PROFILE

Sunwise's own assessment of the owner profile, shown as a Profile Tier and four signals. Owner details stay with the owner and never appear in the partner brief.

**Evidence confidence:** Moderate (bank statements, owner soft-pull and signed application; no tax returns or financials)

JPMorganChase Institute, Small Business Snapshots (27 May 2026) — 2.1 million small businesses with Chase Business Banking accounts, 2025 data: 'The typical firm in our nationwide sample held 17.6 cash buffer days in 2025.' https://www.jpmorganchase.com/institute/all-topics/business-growth-and-entrepreneurship/denver-small-business-snapshot

Sunwise Capital, LLC is a business financing brokerage. It does not make credit decisions and is compensated by funders on funded transactions.

This document is an analysis of documents the business provided. It is not an offer, a commitment to lend or a credit decision. No application has been submitted to any lender. Availability, structure, amounts and terms are set by underwriting after a formal application.

Estimated-maximum figures come from Sunwise's program guidelines; actual amounts can come in higher or lower. No fee is charged to the business for this analysis.

SAMPLE