

Your business's current trading position

Existing businesses will need to provide an overview of their current trading position when applying for lending. We'll need to know about the current assets the business currently holds, including funds owed to you by your customers. We also need to understand current liabilities, including outstanding debts your business owes to your suppliers. By subtracting your liabilities from your assets, this gives us a good picture of your business' current trading position, and its ability to meet its liabilities as they fall due.

These files are provided in Portable Document Format (PDF). To view, modify and print [them](#), you will need Adobe Acrobat Reader. If the Adobe download site is not accessible to you, you can download Acrobat Reader from an [accessible page](#).

Quick figures

When you put your figures into these cells, the totals will automatically be calculated.

Business name

As at (date)

Current assets

- a. Total trade debtors (ie. funds owed to you by your customers)

£

Please give a breakdown of your trade debts according to how long they have been outstanding:

Up to 30 days

£

31 to 60 days

£

Over 60 days

£

- b. Stock and work in progress

£

- c. Cash held and total of all Bank and Building Society Credit balances in your books

£

- d. Other current assets (please specify, eg. prepayments)

£

Total current assets
(a) + (b) + (c) + (d)

£

Current liabilities

- e. Total trade creditors (ie. funds you owe your suppliers)

£

Please give a breakdown of your trade credits according to how long they have been outstanding:

Up to 30 days

£

31 to 60 days

£

Over 60 days

£

- f. Total of all overdrawn bank balances in your books

£

- g. Pay As You Earn (PAYE) owed by the Business

£

- h. Value Added Tax (VAT) owed by the Business

£

- i. Other current liabilities (please specify, eg. accruals)

£

Total current liabilities
(e) + (f) + (g) + (h) + (i)

£

PAYE - Paid to date (Yes/No)

VAT - Paid to date (Yes/No)

If answered No, provide details below