The Lending Academy

Helping Entrepreneurs build the tools, resources, and confidence they need to secure funding.

The Lending Academy is a hands-on, step-by-step learning experience for small business owners seeking to secure capital. Whether you're preparing for a loan, grant, or equity investment, this program helps you understand what funders are looking for, organize your financials, and build a realistic capital plan to support sustainable business growth.

This program isn't about perfection, it's about preparation, clarity, and confidence.

Program Purpose
To prepare entrepreneurs to confidently approach funders with the financial tools, business narrative, and capital strategy they need to succeed.

Who This Program is For

Entrepreneurs and small business owners who want to:

- Get organized financially
- Understand how funders and lenders make decisions
- Build confidence in funding conversations
- Prepare strong, realistic financial documents and capital plans

Requirements:

This program is geared towards businesses that have the minimum requirements below:

- Preparing to seek a business loan under $50,000
- Yearly gross revenue under $250,000
- Must be in business at least 2+ Years (active, not just established)
- Be a Socially Economically Disadvantaged Individual (SEDI) OR Very Small Business (VSP - Under 10 employees)
- Two years of personal federal income tax returns and the previous year's business tax return
- Must be located in Arizona
- Currently have a financial system in place to track business expenditures and income (ex: QuickBooks, FreshBooks, Xero, Wave, business accountant, etc.)

Our Learning Model: Learn. Apply. Grow.

Each module follows a proven adult learning model that connects theory to practice:

- Learn what funders care about — from cash flow to credit to your capital story
- Apply practical tools and templates designed for busy entrepreneurs
- Grow your confidence with a capital-ready folder and plan by the end of the program

What You'll Walk Away With

By the end of the program, you'll have:

- A lender-ready financial document folder
- A 12-month forecast and working budget
- A polished business narrative and practice pitch
- Reusable tools and templates to support your ongoing growth

Program Structure

7 Capital Readiness Modules — Built for Practical Learning & Application

Each module in the Capital Readiness Program is designed to guide entrepreneurs through the key areas that funders care about most, using a step-by-step approach that connects learning to real business tools.

Program Schedule

Topic	Week	Delivery Method
Welcome & Program Introduction	Wednesday, May 13, 2026 5:30pm – 6:30pm	Virtual
What it Means to Be Capital Ready	Week 1 Complete by Friday, May 22, 2026	Self-Directed
Budgeting Basics	Week 2 Complete by Friday, May 29, 2026	Self-Directed Office Hours with Coach
Cash Flow Forecast	Week 3 Complete by Friday, June 5, 2026	Self-Directed Office Hours with Coach
Academy Learning Lab	Week 4 Wednesday, June 10, 2026 5:30pm – 6:30pm	Virtual
The 5Cs of Credit and Credit Readiness	Week 5 Complete by Friday, June 19, 2026	Self-Directed
Tell Your Capital Story	Week 6 Complete by Friday, June 26, 2026	Self-Directed Office Hours with Coach
Build Your Capital Folder	Week 7 Wednesday, July 1, 2026 5:30pm – 6:30pm	Virtual
Graduation & Next Steps	Wednesday, July 8, 2026 5:30pm	Virtual