ProjectBits · Consulting

LENDING × FINANCIALS

Books a Lender Can *Trust*.

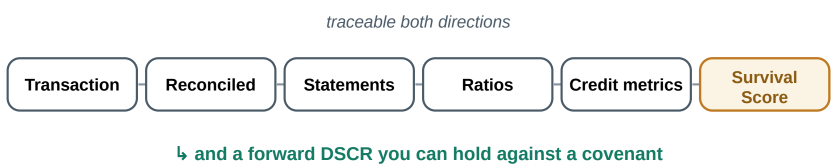
Borrowers bring you stale, once-a-year numbers you end up re-deriving yourself — and by the time a problem shows in the financials, the covenant's already breached. We produce the credit metrics you already use, monthly, two-year, and traceable to every source transaction.

THE GAP

SMB financials arrive late, inconsistent, and unverifiable. You spend underwriting time reconstructing the numbers, and the forward view — the one that would warn you early — doesn't exist.

THE FIX

Reconciled monthly books that produce the Debt Service Coverage Ratio (DSCR), leverage, liquidity, and a Survival Score on demand — each figure traceable back to the invoice beneath it, plus a forward DSCR you can set against a covenant.



Every credit metric walks back to the source transaction — monthly, not once a year.

WHAT YOU GET ON A BORROWER

- **The ratios you already use** — DSCR, debt-to-equity, current & quick — two-year trend.
- **A Survival Score** — a modified Altman Z-Score, one read on borrower health.
- **A forward DSCR** — covenant early-warning before a breach, not after.
- **Traceable to source** — the numbers you'd re-derive, already done and defensible.

> **Traceable, not asserted.** Click any figure and it walks back to the invoice in QuickBooks. These aren't the borrower's claims — they're reconciled, monthly, forward-looking, and they hold up to your credit team, the Certified Public Accountant (CPA), and an examiner.

You assess the risk. We make the books worth assessing.

Borrowers who are genuinely ready to lend to.

Let's run a borrower's numbers together →