

In order to complete our analysis of your business, it will be helpful if you answer the following questions as thoroughly as possible. Please provide any information that would be helpful (i.e., letters of reference, letters from existing or potential customers, etc.). Use additional pages as necessary.

Business History

What year was your company founded, and by whom? _____

How long have you been with the company? _____

Market Information

What are the company's primary products/services? _____

What are the hours of operation? _____

Is location important to your business? _____

How do you price your products/services? _____

How do you bill? _____

What are your payment terms? _____

What terms do your suppliers give you? _____

How do you advertise/market your products/services? _____

What is your market area? _____

Is the industry you're in: New Growing Stable Declining

What percentage of total revenue do your four largest customers represent? _____

What are your company's recent and expected future trends, and how/why do these differ from industry trends?

What percentage of revenue growth do you estimate for the next twelve months? _____

Employees and Management

How many employees do you have, including yourself? _____

How many employees do you plan on hiring in conjunction with this loan? _____

Lease Information

How long have you been in your present location? _____

What are the terms of your lease? _____

Are there options to extend? _____

What is your monthly payment? _____

Operations Plans

Other than this project, are there any other major purchases or leases of machinery, equipment, or other assets that you need in the next year? Do you plan on purchasing commercial real estate for your business in the future? Please describe.
