

**ALL APPLICANTS** must provide the following information. Please submit all of the documents requested at the same time. Remember to sign and date all documents, and keep a copy for yourself. **Documents must be signed and dated within 90 days of submission to the SBA.**

- ☐ SBA Loan Application
- ☐ Management Profile (Provide one profile and one SBA Form 1919 for each shareholder of 20% or more, as well as each officer, director, member, partner or key employee of the applicant or operating company.)
- ☐ Business Profile
- ☐ SBA Form 912 : Statement of Personal History
- ☐ Personal Financial Statement (Complete one form for each proprietor, each general partner, each limited partner who owns 20% or more interest, each stockholder who owns 20% or more of the voting stock, or any person or entity providing a guarantee on the loan.)
- ☐ Personal Budget Analysis ( Complete for all individuals filling out the Personal Financial Statement)
- ☐ Business History/Plan
- ☐ Business Debt Schedule : This schedule must be dated the same as the interim Balance Sheet and reflect all outstanding liabilities as shown on the Interim Balance Sheet. Please provide copies of all notes that are to be refinanced, if applicable.
- ☐ Aging of Accounts Receivables and Payables : Complete if applicable. This form must be dated the same as the Interim Balance Sheet and reflect the AP and AR balances as shown on the Interim Balance Sheet.
- ☐ IRS Form 4506-C : Request for Copy of Transcript of Tax Form : Please complete this form for each Borrower, Co-Borrower, and Guarantor on the application. If funds will be used to purchase a business, the seller must also complete Form 4506-C.
- ☐ Assumptions to Projections : Please explain the assumptions used to generate projection figures.
- ☐ Personal Federal Tax Returns : Copies of last 3 years, signed and currently dated, for individuals owning 20% + of business. ALSO complete IRS Form 4506C for all tax returns for the small business applicant.
- ☐ Articles of Incorporation and By-Laws, or Articles of Organization and Operating Agreement, or Filed Partnership Agreement, as well as the Tax ID Number and verification of Trade Name (if applicable).

**ADDITIONAL INFORMATION:** Based on the type of loan request, you will need to provide additional information as indicated

### Requests from Existing Business:

- ☐ Balance Sheet and Income Statements : For the last 3 consecutive years, signed and dated.
- ☐ Business Tax Returns : For the last 3 consecutive years, signed and dated.
- ☐ Interim Business Balance Sheet, Income Statement, and Business Debt Schedule Within 60 days, signed and dated with prior year-to-date comparison
- ☐ Interim Accounts Receivable & Payable Aging Reports : Same date as interims, signed and dated.
- ☐ Detailed Fixed Asset Listing (including make, model, serial #, date of purchase and purchase price).

## **Purchase of an Existing Business:**

- ☐ Purchase Agreement : Signed and dated.
- ☐ Balance Sheets and Income Statements : For last 3 consecutive years, signed and dated.
- ☐ Interim Business Balance Sheet and Income Statement : Within 60 days, signed and dated.
- ☐ Business Tax Returns : For last 3 consecutive years, signed and dated.
- ☐ Business Plan
- ☐ Monthly Income Statement Projection : For the first 2 years, with supporting assumptions, signed and dated.
- ☐ Opening Day Balance Sheet Projection : Signed and dated.
- ☐ Statement of Sale : Written statement from seller giving reason for the sale of the business.

## **Purchase of or Current Operator of a Franchise Business or any business which operates under a License, Dealership or Jobber Agreement:**

- ☐ Franchise Agreement, dealership, licensing, or jobber
- ☐ Franchise Offering Circular
- ☐ Federal Trade Commission (FTC) Franchise Disclosure Statement

**Start-up or Significant Business Expansion:** For businesses less than 24 months old and those that are using the loan proceeds to add a new product line, open a new office, or support a new large contract, etc., please provide the following:

- ☐ Monthly Income Statement Projection For the first 2 years, with supporting assumptions, signed and dated.
- ☐ Projected Business Balance Sheet (showing changes for new assets, equity, and requested loan)
- ☐ Business Plan

## **Equipment / Fixed Assets to be used for Collateral:**

- ☐ New Equipment - List of prices/verification of any new equipment to be purchased with loan proceeds
- ☐ Existing Business Assets/Equipment Itemized list of any existing business assets/equipment with make, model, serial number and approximate (where applicable) age for all assets with purchase price greater than \$5,000.

## **Commercial Real Estate Construction:**

- ☐ New Construction -- Copies of Contractors Agreement
- ☐ Plans and Building Specs
- ☐ Preliminary Project Budget and Timeline

## **Real Estate Purchases:**

- ☐ Real Estate Purchase Contract
- ☐ Earnest Money Agreement/Escrow Agreement (if available)

**From Affiliate Company:** Please provide the following if any of the owners of the applicant business owns 20% or more of another company

- ☐ Affiliate Company Business Tax Returns -- For the last 3 years, signed and dated.
- ☐ Affiliate Company Balance Sheets and Income Statements -- For the last 3 years, signed and dated.
- ☐ Affiliate Company Interim Balance Sheet and Income Statement Within 60 days, signed and dated.
- ☐ Affiliate Company Business Debt Schedule As of the date of application, signed and dated



# SBA LOAN / LINE APPLICATION

BUSINESS APPLICANT INFORMATION

**BUSINESS APPLICATION**Main Financial Institution: 

Legal Name of Business Applicant (for sole proprietor, owner(s) name)		Trade Name (doing business as)		Tax ID Number (For Sole Proprietor, owner's SSN)	
				DUNS Number	
Primary Contact Name		Primary Contact Phone Number (if different from Business)			
Street Address		City	County	State	Zip
Mailing Address (if different from above)		City	County	State	Zip
Business Telephone	Email	Date Business Established		Under Current Management Since	
Legal Status: <input type="checkbox"/> Corporate <input type="checkbox"/> Sub-S Corporation <input type="checkbox"/> Sole Proprietorship/Individual <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Other (please explain)					

**COMPANY OWNERSHIP** List below 100% of the ownership of the applicant

Officer Name(s)	SSN	Home Street Address	Title	% Owned

**AFFILIATES** (List below all business concerns in which the applicant company or any of the individuals listed in the ownership section above have ownership in excess of 20%)

Company Name	Owner	% Owned

**Please answer the following questions**

- Is the business applicant or any guarantor or co-applicant currently involved in any litigation or other legal claims? ☐ Yes ☐ No
- Are any business assets held in trust? (If yes, please include a copy of the Trust Agreement, or a certification as to terms.) ☐ Yes ☐ No
- Is any loan applicant, or any director, executive officer, or principal shareholder of loan applicant an executive officer, director, or principal share holder of any financial institution? ☐ Yes ☐ No
- Is the business an endorser, guarantor, or co-maker for obligations not listed in its financial statements? (If yes, provide details.) ☐ Yes ☐ No
- Does your business use or store any hazardous/toxic materials or produce hazardous/toxic waste? ☐ Yes ☐ No

# SBA LOAN / LINE APPLICATION

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## BUSINESS DEBT SCHEDULE

Provide information for all business installment debts, contracts, notes, and mortgages payable. Also indicate if the debt is to be refinanced with SBA loan proceeds. (Business acquisitions and start-ups, please provide opening day information.) Please attach debt schedule for all affiliates and subsidiaries on a separate sheet.

Creditor Name/Address	Original Amount	Original Loan Date	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Current/Delinquent	Collateral	Payoff with Proceeds?

Has any debt being refinanced been more than 29 days past due in the last 3 years? ☐ Yes ☐ No

List all previous government loans applied for or received, even if fully repaid, in this section. (SBA, USDA, EXIM, etc)

Name of Agency / Loan #	Original Amount	Date of Request	Approved or Declined	Balance	Current or Past Due
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	

Total Present Loan Balance: \$ \_\_\_\_\_

Total Monthly Payments: \$ \_\_\_\_\_

## Please list other business deposit accounts

Financial Institution	Account Type (Checking, Savings, etc.)	Current Balance	Average Balance

# SBA LOAN / LINE APPLICATION

## PROJECT COST WORKSHEET

## PROJECT COST WORKSHEET

Use of Funds	Amount (Round to the nearest dollar)
Land/Building Purchase	\$
Building Renovation/New Construction	\$
Equipment Purchase	\$
Leaseholds	\$
Working Capital	\$
Inventory	\$
Acquisition of Existing Business	\$
Pay Off/Refinance Existing Business Debts	\$
Pay Off/Refinance Existing SBA Loan	\$
Soft Costs (SBA Guaranty & Closing Fees)	\$
Other	\$

Total Project Cost: \$ 0.00

## SOURCES OF FUNDS

Source	Amount (Round to the nearest dollar)
Borrower's Equity Contribution (List Source of Equity)	\$
Credit Union SBA Loan Requested	\$
Other Governmental Loan Assistance	\$
Other	\$

Total Project Funding: \$ 0.00

## COLLATERAL OFFERED

Collateral	Present Market Value (Round to the nearest dollar)
Land	\$
Building	\$
Machinery & Equipment	\$
Furniture	\$
Fixtures	\$
Accounts Receivable	\$
Inventory	\$
Residential Real Estate	\$
Stocks/Bonds (attach most recent statements)	\$
Business Vehicles	\$
Key Person Life Insurance	\$
Other	\$

Total Collateral Offered: \$ 0.00

Further Explanation of project cost items,  
sources of equity contributed to the project and  
all collateral offered:

## APPLICANT'S AGREEMENT & CERTIFICATION

By signing below, you certify that all the information you've given with this application is true and complete. You authorize us to verify all your statements with any source, obtain credit and employment history (including your spouse's if you live in a community property state), and exchange information with others about your credit and account experience with us. You agree to provide additional information that we may require to process this application, including but not limited to true and complete federal income tax returns, employment verification, and income verification.

You also agree to reimburse the Lender for its expenses incurred in connection with any credit commitment. These expenses include without limitation Lender's appraisal, environmental services, and legal costs and are payable even though the extension of credit may not be consummated.

By signing below, you certify that you have recieved Midwest Business Solutions d/b/a Pactola, herinafter referred to as Pactola's Notice of Right to Recieve an Appraisal. That notice is provided as a seperate page in this application and is to be retained by you for your records.

This is to advise you that the sole purpose of the appraisal is to establish adequacy of the property as security for the credit union. Pactola, the appraiser, any inspector retained by Pactola, and any agency insuring the loan make no representations or warranties of any kind or nature as to the market value of the property or its improvements.

Everything you have stated in this application is correct to the best of your knowledge. You understand that Pactola will retain this application whether or not it is approved. Pactola is authorized to check your credit and employment history and to answer questions about Pactola's credit experience with you. You have read and understood the application form and agree to provide any additional information that may be legally required to determine creditworthiness. (Note: Falsification of credit information to a credit union may be a federal offense and may result in exemption from discharge in the event a petition for bankruptcy is filed).

Authorized Signature: \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_

Print Name & Title: \_\_\_\_\_

Street Address: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, ST, Zip: \_\_\_\_\_

City, ST, Zip: \_\_\_\_\_

Soc. Sec. or Tax ID No.: \_\_\_\_\_

Soc. Sec. or Tax ID No.: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

# SBA LOAN / LINE APPLICATION

## APPLICANT: PLEASE RETAIN THIS DISCLOSURE FOR YOUR RECORDS

**Notice of Right to Appraisal:** In the event that you have applied for a loan that will be secured by residential real property, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any residential real property appraisal we may order in connection with this application, even if your loan does not close.

This is to advise you that the sole purpose of any appraisal we order is to establish the adequacy of the property as security for the credit union. Midwest Business Solutions d/b/a/ Pactola, the appraiser, any inspector retained by the Lender, and any agency insuring the loan make no representations or warranties of any kind or nature as to the market value of the property or its improvements. You can pay for an additional appraisal for your own use at your own cost.

# SBA LOAN APPLICATION MANAGEMENT PROFILE

This form needs to be completed for **EACH** officer, director, manager (LLC), key employee, and shareholder or member that own 20% or more of the applicant business or a related operating company. Please complete all the requested information. Use additional pages as needed. If an item is not applicable, please indicate. Please attach additional relevant information as a separate exhibit.

MANAGEMENT PROFILE

Applicant Business Name			
First Name	Middle	Last	Social Security Number
Former Name: First	Middle	Last	When Used
Primary Residence Address		City	State Zip
Primary Residence From	Primary Residence To	Primary Residence Phone	Business Phone
Previous Residence Address		City	State Zip
Previous Address From	Previous Address To	Date of Birth	Place of Birth
Are you employed by the U.S. Government? if Yes, Agency and Position: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Military Service Background: Branch	To	From	Honorable Discharge <input type="checkbox"/> Yes <input type="checkbox"/> No Vietnam Veteran <input type="checkbox"/> Yes <input type="checkbox"/> No
Rank at Discharge	Major Assignment/Accomplishment		

## CURRENT & PRIOR GOVERNMENT DEBT List all previous government loans applied for or recieved, even if fully repaid, in this section (SBA, USDA, FHA, VA, EXIM, and Student Loan Debts).

Name of Agency	Agency Loan #	Borrower's Name	Original Amount of Loan	Date of Application	Loan Status	Outstanding Balance	\$ Amount of Loss to Government

## EDUCATIONAL EXPERIENCE List chronologically, beginning with most recent education. Attach separate exhibit, if necessary.

College or Technical Training Name			Location
From	To	Major	Degree/Certificate
College or Technical Training Name			Location
From	To	Major	Degree/Certificate
College or Technical Training Name			Location
From	To	Major	Degree/Certificate





# SBA LOAN APPLICATION MANAGEMENT PROFILE

MANAGEMENT PROFILE

**EMPLOYMENT HISTORY** List chronologically, beginning with present employment. Attach separate exhibit, if necessary. ☐ Yes ☐ No

Company Name		Location	
From	To	Title	
Duties			
Company Name		Location	
From	To	Title	
Duties			

**INSURANCE INFORMATION** Do you have an existing life insurance policy? ☐ Yes ☐ No  
If yes, please provide the following information.

Life Insurance Company	Agent Name	Telephone
Name of Insured	Beneficiary	\$ Amount

**ADDITIONAL INFORMATION** Please use this space to include any additional relevant information, or attach as separate exhibit.

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BY SIGNING BELOW, I hereby certify that all information I have provided on this form or in connection herewith is true, correct, and complete.

Signature	Printed Name	Date

**INFORMATION FOR GOVERNMENT STATISTICAL PURPOSES ONLY. THE FOLLOWING INFORMATION HAS NO BEARING ON THE CREDIT DECISION. DISCLOSURE IS VOLUNTARY. ONE OR MORE RACES MAY BE SELECTED.** The following information is required by the U.S. Small Business Administration for all SBA 7(a) Guaranteed Loan Applications in order to reflect the participation of various groups in the program. Each OWNER of the business MUST provide the following information. DO NOT complete this section for key managers who are not owners of the business.

MANAGEMENT (Proprietor, partners, officers, directors all holder of outstanding stock -- 100% of ownership must be shown.) Use a separate sheet if necessary

Name and Social Security Number and Position/Title	Complete Address	% Owned	Veteran Status*	Gender*
			<input type="checkbox"/> Veteran <input type="checkbox"/> If yes, service disabled?	<input type="checkbox"/> Male <input type="checkbox"/> Female
		% Owned		
Race*: <input type="checkbox"/> Amer.Ind./Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/Afr.-Amer. <input type="checkbox"/> Native Haw./Pacific Islander <input type="checkbox"/> White/Cauc			Ethnicity *Hisp./Latino <input type="checkbox"/> *Not Hisp./Latino <input type="checkbox"/>	

NOTE: This information is for statistical purposes only. It has no bearing on the credit decision. Disclosure is voluntary. One or more boxes for race may be selected.



# SBA LOAN APPLICATION BUSINESS PROFILE

Please complete all required information. Use additional pages if necessary or attach additional relevant information as separate exhibits or provide this in a separate written document.

**BUSINESS PROFILE**

Name of Applicant
Operating Company Name ( <input type="checkbox"/> Check here if attaching a business plan and projections)
Outlook for Operating Company
How will this loan benefit your company?
Will funding this loan create new employment opportunities? <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, state how and how many employees you expect to hire within 24 months and at what wages, if your application is approved
Customer profile: What are the primary markets who use your products?
List key customers(Name, City, State, and Percentage of Revenues)
List major competitors
List major suppliers
Future Plans: What is your growth strategy? (Rapid (>10%), moderate, or maintain market position.) How will you achieve this?
What are the impediments that may impact your success?
Major Past Accomplishments: How does your business differ from the competition? What are your competitive advantages?

# SBA LOAN APPLICATION

## BUSINESS PROFILE

Please complete all required information. Use additional pages if necessary or attach additional relevant information as separate exhibits or provide this in a separate written document.

BUSINESS PROFILE

**MARKETING ANALYSIS & STRATEGY** What are your promotional, pricing, and distribution strategies?**NUMBER OF EMPLOYEES** at your business and including subsidiaries and affiliates

	Business	Affiliates or Subsidiaries
At time of application		
If loan is approved		
Totals	0	0

**KEY CONTACTS, VENDORS OR PARTNERS**

Accountant Name	Phone
Attorney Name	Phone
Business Insurance Agent Name	Phone
Residential Insurance Agent Name	Phone
Certified Development Corporation Name	Phone
Real Estate Agent Name	Phone

**PLEASE ANSWER THE FOLLOWING QUESTIONS**

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings or defaulted on any debts? (If yes, please provide details.) ☐ Yes ☐ No

Do you or your spouse or any member of your household, or anyone who owns, manages, or directs your business or their spouses or members of their households work for the Small Business Administration, Small Business Advisory Council, SCORE, ACE, any Federal Agency, or the participating lender? If yes, please provide the name and address of the person and the office where employed. ☐ Yes ☐ No

Do you buy from, sell to, or use the services of any concern in which someone in your company has a significant financial interest? If yes, please provide details. ☐ Yes ☐ No

Use this space to provide additional information on any of the questions to which you responded "Yes."

BY SIGNING BELOW, I hereby certify that all information I have provided on this form or in connection herewith is true, correct, and complete.

Signature	Printed Name	Date
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# PERSONAL FINANCIAL STATEMENT

**Financial Condition as of:** \_\_\_\_\_, 20\_\_\_\_ **Main Credit Union Used** \_\_\_\_\_

Complete this form for: (1) each proprietor, or (2) each partner who owns 20% or more interest, or (3) each stockholder owning 20% or more interest, or (4) any person providing a guaranty on the loan.

Applicant		Co-Applicant	
Social Security No.		Social Security No.	
Birth Date		Birth Date	
Address		Address	
Phone		Phone	
Email		Email	
Employer	Yrs. on job	Employer	Yrs. on job
Position/Title/Business Type	Yrs. in profession	Position/Title/Business Type	Yrs. in profession
Employer Address		Employer Address	
Business Name of Applicant/Borrower			
Name, Address & phone number of nearest relative not living with applicant(s)			

## Personal Financial Statement

Assets	Value	Liabilities	Monthly Payment	Balance Outstanding
1. Cash and Deposit Accounts (Section 1)		Accounts Payable		
2. Stocks, bonds and marketable securities (Section 2)		Notes Payable (Section 7)		
3. Non-marketable securities (Section 3)		Unsecured debt		
4. Accounts, loans and notes receivable		Unpaid taxes and interest		
5. Cash Value Life Insurance (Section 4)		Life Insurance Policy Loans		
6. Real Estate Investment (Section 5)		Investment Real Estate Debt (Section 5)		
7. Real Estate Personal Residence (Section 5)		Personal Residence Debt (Section 5)		
8. Real Estate Other (Section 5)		Other Real Estate Debt (Section 5)		
9.		Other Debts (please define)		
10. Vehicles/Equipment				
11. Business ventures, partnerships, LLCs (Section 6)				
12. Personal Property				
13. Other Assets (please define)				
14.				
15.				
16.		Total Monthly Payments/Liabilities		
17.		Net Worth		
18. Total Assets		Total Liabilities and Net Worth		

## Sources of Income

## Contingent Liabilities (if any)

	Applicant	Co-Applicant		
Salary, Bonus and Commission	\$ _____	\$ _____	As Guarantor or Co-Maker	\$ _____
Net Invest Income	\$ _____	\$ _____	Any Legal Claims & Judgments	\$ _____
Real Estate Income	\$ _____	\$ _____	Lease Obligations	\$ _____
Other Income*	\$ _____	\$ _____	Other Special Debt	\$ _____

Please Provide Description of Other Income

\* Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Please Provide Details of Contingent Liabilities

# PERSONAL FINANCIAL STATEMENT

## Section 1 - Cash Accounts

Account Title	Financial Institution	Balance	Pledged Y/N
Total to Line 1 Personal Financial			

## Section 2 - Marketable Securities / Brokerage Accounts

# of Shares	Name of Security	Cost	Market Value Exchange	Cost	Total Value
Total to Line 2 Personal Financial Statement					

## Section 3 - Non Marketable Securities

Number of Shares	Description	In Name of	Pledged?	Value	Source of Value
Total to Line 3 Personal Financial Statement					

## Section 4 - Life Insurance Carried, Including Group Insurance

Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Value
Total to Line 5 Personal Financial Statement					

## Section 5 - Real Estate Owned

Address and Type of Property (Residence, rental, other)	Percent Owned	Date Acquired	Cost	Present Value	Mortgage Balance	Monthly Payment	Monthly Rental Income
Total to Line 6-8 Personal Financial Statement							

# PERSONAL FINANCIAL STATEMENT

## Section 6 - Business Ventures/Partnerships/LLCs

Name of Business	Your Position	Your % Ownership	Net Worth of Business	Total Assets of Business	What does Business do? Years in Business	Tax ID Number
Total of Your Percentage of Net Worth of Business to Line 11 Personal Financial Statement						

## Section 7 - Notes Payable

Note Holder	Original Balance	Current Balance	Monthly Payment	Collateral
Totals to Line 2, Liabilities, Personal Financial Statement				

The following information is applicable to the person(s) signing this Personal Financial Statement	Applicant (Yes/No)	Co-Applicant (Yes/No)
1. Are you a U.S. Citizen?		
2. Are you involved in any suits or legal actions?		
3. Have you ever declared bankruptcy?		
4. Have any judgments ever been entered against you?		
5. Do you have ownership in or are you a partner in any other corporation or partnership?		
6. Do you pay alimony, child support, or separate maintenance payments? If yes, amount \$		
7. Do you have any contested tax liens?		
8. Do you have any contingent liabilities as endorser or guarantor?		
9. Are any debts past due?		
10. Have you ever had any assets repossessed?		
11. Have you applied for a loan in the past six months?		

If you answered yes to questions 2-11, please provide details:

The financial statement and the information contained herein is given to the financial institution, hereafter called "Lender," by the undersigned for the purpose of inducing Lender, from time to time, to extend credit to or otherwise become or remain the creditor of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either individually or jointly with others, execute a guarantee in the Lender's favor. The undersigned acknowledges that the Lender will rely on the information contained in this Financial Statement in making its credit decision, and **under penalty of perjury**, represents and warrants that such information is true and complete and that there are no material omissions. The undersigned agrees that the Lender may consider this Financial Statement as continuing to be true and complete until a written notice of a change is given to the Lender by the undersigned. The Lender and/or its affiliates is authorized to make all inquiries that it deems necessary to verify the accuracy of the information contained herein and to determine the undersigned's creditworthiness. The Lender is further authorized to respond to any inquiries from others concerning the Lender's credit experience with the undersigned.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Personal Budget Analysis

Name \_\_\_\_\_

Name \_\_\_\_\_

## Income

Net Salary

Spouse's Salary

Owner Draw

Rental Income

Interest Income

Other ( \_\_\_\_\_ )

Other ( \_\_\_\_\_ )

## Monthly

\_\_\_\_\_

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## Total Monthly Income

\_\_\_\_\_

## Expenses

Mortgage Payment

Auto Payment

Installment Payments

Credit Lines/Cards

Utilities & Telephone

Insurance

Food

Clothing

Child Care

Contingent Liabilities

Other ( \_\_\_\_\_ )

Other ( \_\_\_\_\_ )

## Monthly

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## Total Monthly Expenses

\_\_\_\_\_

I/We hereby certify that the above information is valid and correct to the best of my/our knowledge.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

# Business History

Please write about each of the business elements listed below. Include any brochures, advertising materials or printed history of the business if available. (Use separate attachments if necessary.)

## General Information:

Date business started: \_\_\_\_\_

What kind of business is it (*construction, manufacturing, retailing, services, etc.*)? \_\_\_\_\_

Date business originally acquired by the seller and reason for selling: \_\_\_\_\_

## Products or Services/Description of Business Activity:

If a manufacturer, describe the products you plan to make. If you are a retailer, discuss the various types of goods to be sold. If you are a service business, describe the services offered. \_\_\_\_\_

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## Sales/Marketing Activity:

Who will or do you sell to (*retailers, wholesalers, the public, etc.*)? \_\_\_\_\_

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List your key customers. \_\_\_\_\_

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How are your sales made? \_\_\_\_\_

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Who are your suppliers and what are their credit sales terms? \_\_\_\_\_

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How do you determine the price of your products or services? \_\_\_\_\_

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How will or do you advertise? What promotional activities will you or do you conduct to generate sales? \_\_\_\_\_

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(Continued)

**Competition:** Briefly list and describe your major competitors. \_\_\_\_\_

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What advantage will or does your business have over your competitor's operation? \_\_\_\_\_

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What is the approximate distance of your competitors, relative to your current/proposed location? \_\_\_\_\_

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**Location:** If a retail business, describe the area and customer base. \_\_\_\_\_

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Describe your business locations' advantages and disadvantages. \_\_\_\_\_

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**Facilities:** Describe the type and condition of the building, if applicable. \_\_\_\_\_

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What improvements are needed, if any? \_\_\_\_\_

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Debt Schedule

Business Debt Schedule for: \_\_\_\_\_ As of: \_\_\_\_\_

(Please provide the information requested for all installment debt, contracts, notes, and mortgages payable, listing each loan separately.) √ those to be paid off, if any, in the last column

If Debt is an SBA Loan, include SBA Loan # & Type (i.e. Express, PLP, Working Capital CAPLine. ) Note: Present balance should agree with the latest balance sheet submitted.

Creditor Name & Account # / SBA Loan #	Original Amount	Original Date	SBA Loan Type	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral or Security for debt	Current or Delinquent	Purpose of Loan	√

Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Date Signed: \_\_\_\_\_

# Aging of Accounts Receivables and Payables

Please provide a detailed aging report. Please note, date of agings must match current or most recent business balance sheet.

Standard Terms Offered on Account \_\_\_\_\_

\_\_\_\_\_

Standard Terms Received on Account \_\_\_\_\_

\_\_\_\_\_

Special Terms Offered or Received \_\_\_\_\_

\_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

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Company Name

## Explanations

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.