1. **Product/Service**
	1. Services/products provided:
	2. Days and hours of operations:
	3. Approximate number of clients/customers to be served per day:
	4. Service differentiation, how will you differ from your competitors?

* 1. If you need a loan, how will the money be spent?
1. **Market (use 2015 Hwy 101 corridor demographic report)**
	1. Who are your customers?
	2. Where are they located?
	3. How many are they?
	4. Describe them – income, lifestyle, etc.:
	5. Why will the above customer want to buy your product/service?
	6. What is your expected share of this market? – How many customers do you expect to reach?
	7. Will the loan affect the share of the market you presently have (if you are already in business)?
2. **Location of Business**
	1. Explain where the business will be located:
	2. Is this location easily accessible by automobile traffic, foot traffic? Is it a congested area?
	3. Is there ample parking available for customers?
	4. What kinds of businesses are around your location or close by?
	5. Any other information to describe the facility?

* 1. Include any maps showing location of business and location of closest competitors.
	2. Provide details about the terms and conditions of your lease.
1. **Competition**
	1. Who are you primary competitors?
	2. How will you specifically differ from each?
2. **Distribution**
	1. How will you reach the people you sell to?
	2. Would you use sales representatives? Mail Order?

* 1. How would you let people know about your product/service?
	2. Would you advertise? Where?
	3. Would you use any other methods? Social media, fliers, etc.:
	4. If you have any unique marketing ideas, please write them down under this category:
1. **Sales**
	1. What are your total estimated annual sales for the first year of operation?
	2. What will be your total cost of sales? (Cost of merchandise or materials)?
	3. What percentage of your sales is cost of sales?
	4. What is the basis for your cost of sales figure?
	5. What will your average total expenses (overhead) per month be?
	6. How much money do you need to draw per month for personal living expenses?
	7. How much will you have to sale to break even?
	8. What could seriously change these sales projections (changes in the economy, changes in demand, government regulations, etc.?)
2. **Key Personnel**
	1. Who will be in charge of the business operation?
	2. How many employees will you have? What positions/title and pay rates:
	3. If appropriate, provide a staffing schedule:
	4. Describe duties and qualifications of each position, including years of experience:
	5. Include personal resume of any employee who will have any administrative responsibilities, such as manager or assistant manager or any other employee with authority in your business.
	6. Include information of d and e about the owners(s).