**Business Questions:**

* Provide a *brief* description of what your business does.
* Describe your market. What types of customers do you serve? Where are they located geographically?
* List your primary customers? What terms do you provide to customers? What collection policies do you have in place? Provide a brief description of any special relationship between your company and its customers.
* Who are your primary vendors? What terms do vendors provide to you? Provide a brief description of any special relationship between your company and its vendors.
* Who are your primary competitors? What makes your business superior to the competition?
* Provide a *brief* description of your marketing approach. How do you sell your product / service? What is your competitive advantage?
* How many sales tickets does the business book in a year? What is the average size of a ticket? Describe your pricing policy.
* Describe your company’s revenue trends. What is the impetus for increases / decreases over the past 3+ years?
* Describe your company’s profit trends. What is the stimulus for increases / decreases over the past 3+ years?
* How many employees do you have? What is their average wage?
* Explain any non-recurring or unusual items that have affected your business over the past 3+ years.
* What are the primary business risks in your industry?

* Describe your management team. What is your succession plan (who takes over in an emergency)?
* Describe any seasonality in your business.
* What capital expenditures do you expect in the next 2-3 years? How will they be financed?
* What is your business website?
* Where, specifically, will the down payment (equity injection) for this project come from?
* Does the applicant have any business affiliates? If so please list them here.

**For Refinance Loan Requests:**

* Why was the debt incurred?
* What has necessitated the restructuring of the debt?
* Is the debt you are asking the lender to refinance currently on reasonable terms?
* Will the new loan improve the financial condition of your business?
* Is the debt you are asking the lender to refinance current now and has it been current for the last 12 months?