



OzSBI Microloan Fund

Business Name: _____

Business Address: _____

Business Phone: _____ **Email:** _____

Contact Person/Owner: _____

Date Completed: _____

This questionnaire is intended to guide you through the process of preparing a business plan. Please provide thorough and detailed answers to the following questions. You may use the space provided, attaching additional paper as necessary or submit a business plan that addresses the following in questions. If you would like assistance with this form, please contact OzSBI and a staff member will be glad to help.

PRODUCTS & SERVICES

What product or services does your business provide? Please list each in order of importance:

What is your competitive edge? What makes the products or services that you sell different from your competition? Why should prospective customers buy from you instead of your competitors?

CUSTOMER TARGET MARKET

Provide as much detailed information as you can about the people who buy your products or services. What are the demographics of your target market? Are they male/female, low income/high income, how old are they, where do they live, etc.?

Why do people purchase the products or services that your business sells? What is a customer's primary motivation or reason for buying your products or services?

If your business is already in existence, what do your customers think about the products you sell or the services you provide? If possible, provide a list of your primary or regular customers.

If your business is not yet in operation, how do you think prospective customers will respond to your proposed product or service? Have you received any feedback from possible customers regarding whether or not they would buy your product or use the services you provide?

COMPETITION

Who is your primary competition? List the names of your primary competitors in order of perceived competitiveness. Compare and contrast the price, quality, and other characteristics of the products or services that your competitors sell with those of your business. What are your competitors' overall strengths and weaknesses? How do they advertise their products or services? Who do your competitors sell their products or services to?

PRICING/SALES

How did you determine the price of the products you sell or the services you provide? Are your prices based on your competitors' prices, how much it costs you to provide the service or buy the product you sell, or the value of the service of product to the customer, etc?

Have you calculated the costs of your products and/or services in order to determine your profit margin? If so, please outline your calculations for one of the products or services that you sell. If you have not calculated your profit margins, please list your estimations for monthly overhead expenses (payroll, utilities, rent or mortgage, any parts or supplies that need to be purchased, marketing, etc) followed by the number of products or services you will need to sell in order to show a profit.

Where do you sell your products? Is your business a storefront, an e-commerce business, home-based, etc?

MARKETING

How do you advertise and promote your products/services? Please list all marketing activities that you currently engage in or plan to engage in. Indicate how your chosen marketing methods will reach your target customers.

MANAGEMENT EXPERIENCE

What do you bring to the business in terms of experience and skills? Please provide OzSBI with the bios or resumes for yourself and all other business owners.

Describe the business' key employees, including all relevant personnel. What are their primary skills and what role do they play in the business?

Please provide OzSBI with a list of key resource people who will help you with your business, such as your attorney, CPA, tax preparer, bookkeeper, marketing advisor, etc.

What are your goals for the business within the next 3-5 years after receiving this loan? Please indicate if you plan to create jobs, expand to a new or different location, etc.

Please explain how this loan will help you start or grow your business. Will it help you create new jobs, expand your product line, purchase equipment, or other?

What type of business or management assistance would be helpful to your business? Please indicate what topics for seminars, workshops, or training would be helpful; and what type of information, research, or hands on assistance would be helpful to you.