

**Karuk Community Loan Fund, Inc.**

**P O Box 465**  
**Yreka, CA 96097**  
**530-842-7050**  
*Fax: 530-842-2262*

**Business Loan Applicants:**

Please write out in your own words to answer the following questions. Number your answers in response to each of the six questions asked here:

- 1) Please explain your business, what it does, what services you will provide and how it makes or will make a profit.
  
- 2) Please explain the amount of loan you are requesting and detail what that loan will provide to the business.
  
- 3) Please explain your experience in this field, including what you did for previous employers that relate to the work that this business will be doing.
  
- 4) Please explain where you will get your customers and what your marketing will involve.
  
- 5) Please explain the cost of your product or service, including travel, advertising, and other costs of the business, and explain the profits that the business will make from each sale or service provided. Project this out to a monthly or annual profit including the expenses of the business.
  
- 6) Please explain what security you can offer for the loan that you desire. How will the lender be assured of repayment of the loan from the profits of the business?

Thank you for the time to write out your answers to the above. Hopefully the answers will also help you understand the profit potential for your business and how it can pay for the expenses of the business, the repayment of the loan, and enough profit to provide you with a reliable source of income for you and your family.

Please return the loan application and the answers to the above to:

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