SCREEN 1 – Business Profile

Micro-Enterprise Program

Small Business Loan Application







Business Profile

There are no right or wrong answers--just provide whatever answers you want to provide.

When you are done, click the green "Submit" button to complete the actual online application and learn whether or not you qualified for a loan.

Your first name	Your last name	
Clark	Kent	
Name of your company		
Siegel & Shuster Automo	tive	
The month & year you s	tarted your business	5
04 2014		
(month) (year)		
Type of business		Company Structure
Automobile Service / Rep	air	Limited Liability Company
Average monthly revenu	ue Average n	nonthly costs (as a % of revenue)
\$10,000 /month	60%	Average of \$6000/month.
Your personal credit sco	re (from 300 to 850)	
Number of times that you never	our company's bank	balance has been below \$0 during the last year.
Submit		

SCREEN 2 – (Success) Loan Approval with Approved Loan Limit

Micro-Enterprise Program

Small Business Loan Application







Congratulations!

You now have immediate access to money to grow your business!

\$15,000

Click on the arrow button to get cash today.



SCREEN 2, alt. - (Failure) Loan Application Denial with Reasons for Denial

Micro-Enterprise Program

Small Business Loan Application







Unfortunately you did not meet one or more of the criteria necessary to be approved for an online loan at this time. Please review the following reason(s) that you did not qualify for a loan at this time.

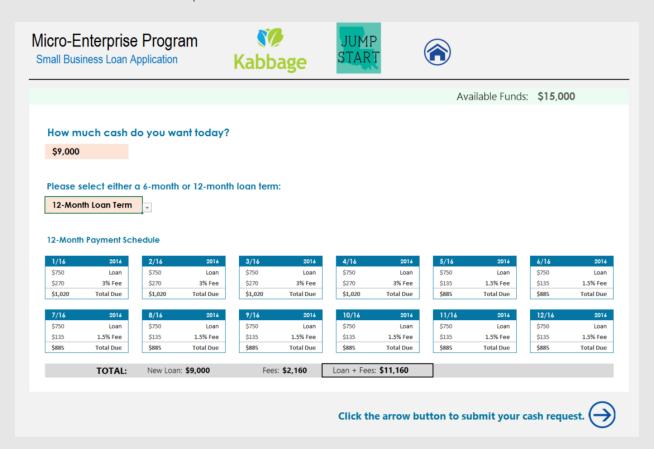
Online credit companies typically will not lend to small businesses that have been in business less than 1 year.

Online credit companies typically will not lend to small businesses with owners who have low personal credit scores.

To go back and revise your application, click here (



SCREEN 3 – Cash Request



SCREEN 4 – Landing Page After Cash Request Submission



Small Business Loan Application







Great job! Click here to see an overview of your application and answer some final questions.

SCREEN 5 – Report & Questionnaire Page (Printable)

Micro-Enterprise Program

Small Business Loan Application







Overview

Years in operation		1.7	Longevity Rating		1	out or	f 5	
Personal Credit Score		680	Credit Score Strength		OK			
Average Monthly Revenue	\$	10,000	Total Annual Revenue	\$	120,000			
Average Monthly Costs	\$	6,000	Total Annual Costs	\$	72,000			
Approved Loan Limit	\$	15,000	Total Loan Requested	\$	9,000	60%	of approved limit	
Avg. Mnthly Loan Paymer	\$	930	Total Loan Fees	\$	2,160	24%		
			Total Loan + Fees	\$	11,160			
Updated Monthly Costs*	\$	6,930	Updated Annual Costs	\$	83,160			
Total Monthly Income*	\$	3,070	Total Annual Income	\$	36,840			
* applicable only to those months where loan repayment is required.			Operating Income (%)		31%			

Why did you choose to request 60% of your approved loan limit?

I needed that much to purchase new equipment that would improve my efficiencies and service more makes of cars so that my potential market will improve.

Can you afford to borrow any more than what you have just borrowed? Why or why not?

Yes, but not not much more than that if I want to maintain a healthy profit margin.

What changes could you make to improve your creditworthiness (i.e. to qualify for more credit and/or at a better rate)?

I could make changes to better improve my personal credit score. I could wait a little longer before requesting a loan so that my company would be more established.

Your Full Name	Your Teacher's Name
Clark Kent	Mrs. Smith

Wednesday, December 16, 2015