

8.21.2012

Dear Business Loan Officer,

Thank you for taking the time to consider me a candidate for a SBA loan. I am starting up a group fitness focused fitness facility along with my father. We have submitted an offer on a lease space at Rivers Bend Plaza at the corner of St. Francis Blvd. and Bunker Lake Blvd. in Ramsey, MN. If negotiations proceed as hoped for we may have a lease agreement and build out starting in the beginning of Sept. (Our hope is to be operational by Nov. 1). We are looking for a \$90,000 to \$100,000 loan.

The name of the facility is called Koru Fitness, Inc. because the programs I'm offering are all created in New Zealand, and the koru is a national symbol of New Zealand. It is a spiral shape based on the shape of a new unfurling silver fern frond and symbolizes new life, growth, strength and peace. As a life-long member of the community, I've noticed a need for a group fitness facility in the area of Ramsey, MN. I've grown up here and I believe my community needs what Koru Fitness, Inc. has to offer.

There are three components that will set Koru Fitness, Inc. above the rest of those out there offering fitness classes.

- 1.) Partnering with Les Mills International (LMI) to bring the world's best fitness classes to my community.
- 2.) Hiring only excellent, highly-motivated and thoroughly trained instructors.
- 3.) State-of-the-art fitness studio that is unique to anything else in the area.

I have 18 years experience in the fitness industry, 11 of those years teaching LMI programs at my local YMCA. I've taught several different formats in my career and LMI programs are simply the best. By bringing more LMI programs to the north metro, I will change the group fitness experience to be fun, educational, effective and safe for everyone. Koru Fitness, Inc. will do just this by:

- 1.) Being a group fitness focused facility .
- 2.) Having quality control over instructors and classes.
- 3.) Keeping instructors current on education and fitness trends through the educational resources provided by LMI.
- 4.) Marketing materials that will educate participants on LMI and how they will improve their health.
- 5.) Providing "Exertainment for every BODY."

I am experienced and knowledgeable about the industry and I've done my research. Outlined in my Business Plan is how I intend to make Koru Fitness, Inc. a success and get my community moving and loving it!

Thank you,



Nicole Kutches

Nicole Kutches

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Objective	Establish and operate a unique group fitness only studio, the only one of its kind in the north metro.		
Core Competencies	Member retention and relationships Leadership and motivation	Scheduling Problem-solving	Accountability Management
Professional Experience	<p><i>YMCA of the Twin Cities – Emma B. Howe & Andover Locations</i> Group Fitness Instructor: February 2001 – present</p> <ul style="list-style-type: none"> • Certified in BodyPUMP (2003), BodyFLOW (2006), BodySTEP (2007), Cardio Kickboxing, Pilates, and Cycle • Develop relationships with participants <p><i>Lifetime Fitness – Coon Rapids, MN</i> Group Fitness Instructor: October 1997 – November 2000</p> <ul style="list-style-type: none"> • Formats include: Step, Cycle, Boot camp, and Core training <p><i>HealthQuest Athletic Club – Ramsey, MN</i> Group Fitness Instructor: May 1997 – September 2000</p> <ul style="list-style-type: none"> • Formats include: Step, Hi-Low floor exercise, <p><i>Meditech Communications – St. Paul, MN</i> Project Manager: August 2010 – June 2011</p> <ul style="list-style-type: none"> • Managed staff, resources, and external vendors • Point of contact for incoming client requests • Assisted Account Executives with development of proposals, cost estimates and headed project time lines • Managed daily deadlines for multiple clients • Tracked projects from start to finish providing status reports throughout the project • Developed and implemented best practices for project flow minimizing risk of errors <p><i>Independent Contractor</i> Freelance Project Manager, Web Developer, and Digital Production Artist: April 2009 – present</p> <ul style="list-style-type: none"> • Self-marketing • Project management of print and interactive media projects for local agencies • Web site development using XHTML web standards and full CSS layout • Provide production design needs to small agencies and individuals in the metro area <p><i>Peggy Lauritsen Design Group – Minneapolis, MN</i> Project/Production Manager: May 2005 – April 2009</p> <ul style="list-style-type: none"> • Point of contact for incoming client requests • Managed internal resources, staff and external vendors <p>IT Manager: February 2001 – April 2009 Production Artist: February 2001 – May 2005</p> <p><i>North Suburban Access Corp – Roseville MN</i> Facilities Coordinator: April 1998 – August 2000</p>		
Education/ Achievements	Augsburg College, Minneapolis, MN Bachelor of Arts in Mass Communication	1996 Gopher State Bodybuilding competition 1998 Mr./Ms. Minnesota Bodybuilding competition BodySTEP AIM I (2011) & II (2012) BodyPUMP AIM I (2012)	
Certifications/ Certificates	Women Venture: Planning to Succeed National Exercise Trainers Association Principles of YMCA Health & Fitness Foundations of Group Exercise YMCA Group Exercise Instructor YMCA Pilates Instructor	NETA Kickboxing Instructor BodyPUMP BodyFLOW BodySTEP CPR/AED/O ₂	
Certificates (non-field related)	Lynda.com XHTML and HTML Essential Training	Anoka-Ramsey Community College, Coon Rapids, MN Achieving Top Search Engine Positions Introduction to CSS and XHTML Web Development Certificate	