



EL EDITOR



A Publication of Amigo Publications-Bidal Aguero, President

January 11, 1982

Tom Plott
Senior Vice President
Plains National Bank
Lubbock, Texas

Dear Tom:

Enclosed are the additional materials requested by you at our previous meeting last week.

In evaluating my liabilities, I think that perhaps it would be more advantageous to borrow \$25,000 instead of the \$15,000 originally requested. This \$25,000 would be used to pay off the \$7,632 note owed to AM International, the \$5,042 note owed to Nock's Print Shop and the \$2,000 note owed to LNB.

Doing this would free up enough collateral: 1 AM 510 Typesetter, valued at \$16,000; 1 AM 5404 Off-Line Terminal, valued \$7,000; 2 cars; camera equipment; office equipment and accounts receivable to cover the loan.

This would also free up \$785 per month that I am currently paying that could be applied to the note.

After these pay-offs, it would leave me \$10,326 for operating monies which is about the right amount I need.

Thank you in advance for your consideration. If you have any questions please do not hesitate to call me.

Sincerely,

Bidal Aguero
Publisher

BA/or
Enclosure: requested material

Odessa Office
300 N. Jackson Suite 216
Odessa, Tx. 79316
Telephone (915) 332-7376

Lubbock General Offices
2305 19th Street
Lubbock, Tx. 79401
Telephone (806) 763-3841

La Voz del Mexicano
Dimmitt-Hereford
P.O. Box 890
Dimmitt, Tx. 79027
Telephone (806) 647-5691

LOAN APPLICATION

Bidal Agüero d/b/a Amigo Enterprises

Amount Requested
25,000.00

Maturity
Five (5) years



SUMMARY OF LOAN APPLICATION

APPLICANT

Mr. Bidal Aquero

AMOUNT
REQUESTED

\$25,000.00

TERM REQUESTED

5 Years

DEBT/NET WORTH
AFTER LOAN

\$65,778/48,846.00

PURPOSE OF
LOAN

Loan will enable applicant to pay
off \$15,000.00 in notes payable
and allow him to have \$10,000.00
of much needed operating capital.

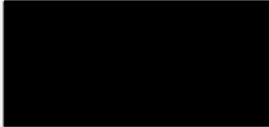


BUSINESS PLAN

NAME OF
FIRM

Amigo Enterprises

ADDRESS



TYPE OF
BUSINESS

Primarily Publication of
a weekly news; however,
it is involved in pest
control, and consulting.

POTENTIAL OF
BUSINESS

The business has a circulation
of 10,000. It is presently
distributed to the whole
Lubbock Community and all near
by towns. Recently requests
for the newspaper have been
coming from the Midland/Odessa
area also.

Every week, new businesses
are added to the list of
advertisers. The most
recent account, is the United
Super Markets.

SALES
PLAN

The requested funds will allow
applicant to hire additional
personnel to expand his present
operation. He proposes to broaden
his base operation by expanding into
the Odessa and Midland Market. The
ground work for this Venture has
already been established by
incorporating advertising from
the area and including newstories
relevant to the vicinity. This
curculation, should be approx-
imately 5,000 per week in that
area only.



HISTORY OF BUSINESS

Amigo enterprises is the umbrella for a weekly Hispanic Newspaper (El Editor), a bi-monthly publication, (Chicano Accent) and a pest control business (Amigo Pest Control).

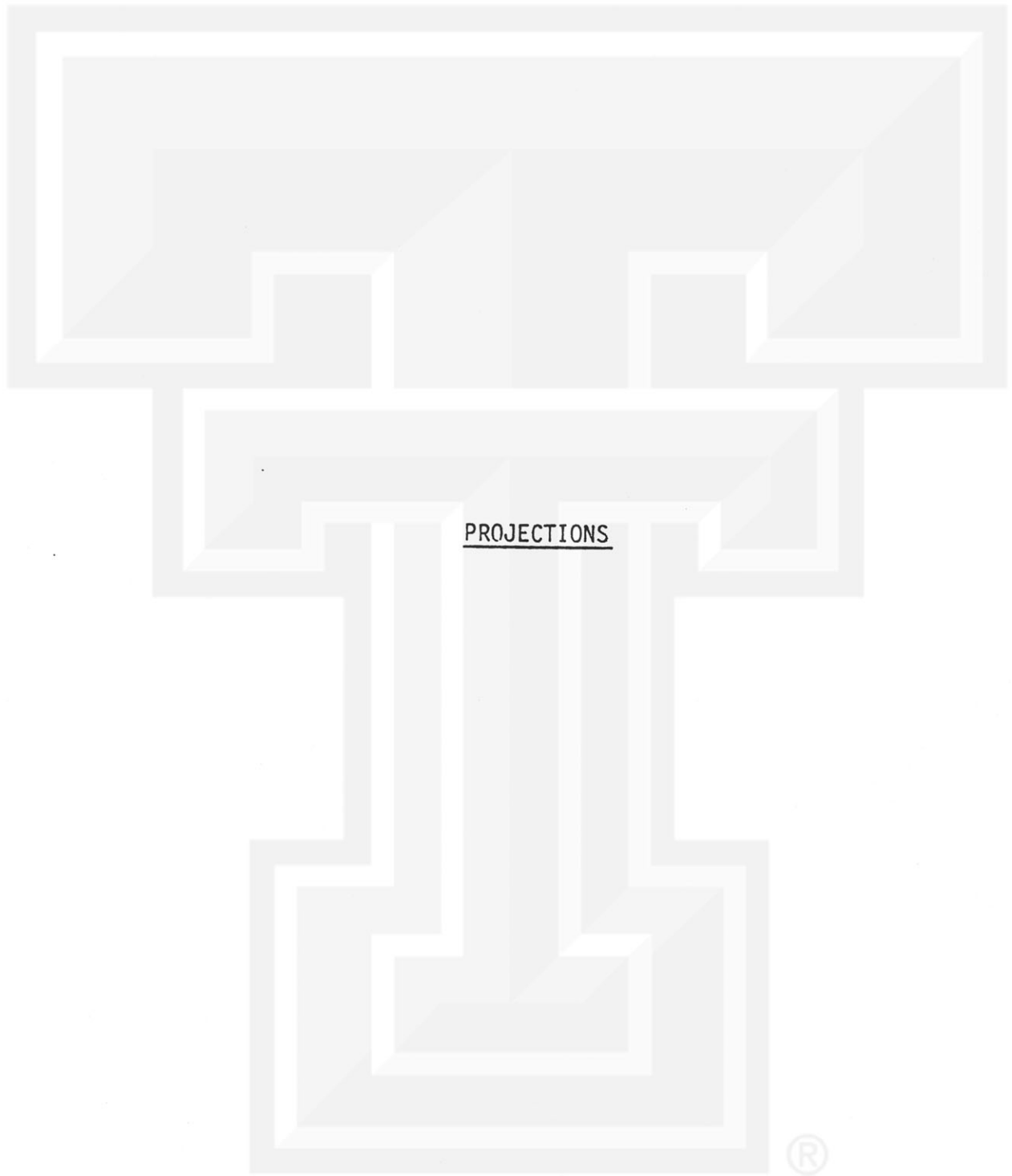
El editor which was started in 1977, initially had a circulation of approximately 2,000.00., now, it has increased to 10,000.00 weekly and revenues are exceeding \$5,000.00 per month. This also includes Chicano Accent.

Amigo Pest Control was initiated later and already is generating a proximately \$200.00 per week, ever with limited promotion. This business can be a very lucrative with ample operating capital.

The main emphasis of Amigo enterprises is the newspaper business. Being the only Hispanic newspaper in the Lubbock area and all nearby cities, is certainly an advantage. Several other newspapers have been started, but have never lasted more than a few months.

The success of El Editor can be attributed to several factors, which include up-to-date equipment, and qualified full time personnel. Therefore, it is to the benefit of the whole Lubbock community that such a publication be able to continue to exist since information that needs to be disseminated among the Mexican American Community can always be done by such media as El Editor.





BIDAL AGUERO
d/b/a

Amigo Enterprises

One Year Projection

Income

Advertising Sales		
E1 Editor-Lubbock	\$75,000.00	
E1 Editor-Olessa		
Amigo Pest Control	15,600.00	
E1 Apostolado Magazine (Published Semi-Monthly)	<u>19,200.00</u>	
Total Income		\$109,800.00

Expenses

Salaries	12,000.00	
Commissions	20,000.00	
Employee Taxes	3,000.00	
Rent	1,200.00	
Utilities	600.00	
Printing	27,000.00	
Supplies	600.00	
Fuel & Oil	1,800.00	
Maintenance of Equip	600.00	
Communications	2,400.00	
Freight & Postage	960.00	
Travel	1,000.00	
Entertainment	<u>600.00</u>	
Total Expenses		\$71,760.00
Net Profit		\$38,040.00



BIDAL AGUERO

BASIS FOR PROJECTION

SALES- An additional \$11,000.00 in sales was added to the sales of 1980. This is realistic since the monthly revenue is already nearing \$6,000.00.

OPERATING EXPENSES- Remained rather stable, except for salaries and commissions. They were increased due a greater activity in the sales department.





CURRENT FINANCIAL STATEMENTS



BIDAL AGUIERO
D/B/A

AMIGO ENTERPRISER
INCOME STATEMENT
FOR YEAR ENDING DECEMBER 31, 1980

SALES		\$64,329.00
COST OF SALES		<u>29,211.27</u>
GROSS PROFIT		\$35,117.73
OPERATING EXPENSES		
Advertising	\$ 665.10	
Car Expense	1,281.10	
Depreciation	2,864.22	
Dues & Publications	195.24	
Insurance	662.74	
Postage	716.07	
Rent on Business Property	630.00	
Taxes	194.89	
Telephone	2,111.17	
Travel & Entertainment	976.75	
Utilities	556.21	
Miscellaneous	<u>122.32</u>	
TOTAL OPERATING EXPENSES		<u>\$10,975.81</u>
NET PROFIT		<u><u>24,141.92</u></u>



BIDAL AGUERO
d/b/a

Amigo Enterprises
Income Statement
For Quarter Ending March 31, 1981

Sales		\$16,699.65
Cost of Sales (Painting)		<u>4,174.91</u>
Gross Profit		\$12,524.74
OPERATING EXPENSE:		
Salaries & Commission	4,250.77	
Rent Expense	300.00	
Utilities	299.32	
Supplies	273.26	
Gas/Oil	739.82	
Repair	321.58	
Telephone	479.87	
Office Supplies	289.27	
Travel	378.50	
Miscellaneous	267.89	
TOTAL OPERATING EXPENSE		<u>\$7,600.28</u>
NET PROFIT		4,924.46



BIDAL AGUERO

D/B/A

Amigo Enterprises
Income Statement
For Year Ending Dec. 31, 1981

Sales	91,781.47
Cost of Sales	33,971.07
Gross Profit	57,810.40
OPERATING EXPENSE	
Advertising	1,289.98
Car Expense	2,398.40
Depreciation	2,500.00
Due & Publications	782.49
Insurance	1,186.99
Postage Freight	2,160.48
Rent or Business Property	2,522.25
Taxes	101.50
Telephone	3,169.45
Travel & Entertainment	2,318.57
Utilities	566.57
TOTAL OPERATING EXPENSE	18,996.67
NET PROFIT	38,813.72
SALARIES & COMMISSIONS	34,277.77



SCHEDULE OF LIABILITIES

NAME	ORIGINAL AMOUNT	BALANCE	PAYMENT COLLATERAL
A.M. International	16,000.00	10,000.00	318.00 Addressograph
" "	6,000.00	4,000.00	99.88 Multigraph 5404
Chase Manhattan	8,000.00	3,500.00	179.00 Copy Write I & Copy Kwick Developer
A.M. International	7,000.00	3,778.00	175.00 Addressograph
Lubbock National	7,100.00	2,500.00	212.00 76 Toyota, 78 Ford Futura
Mortgage & Trust	45,000.00	32,000.00	380.00 Residence



Schedule of Liabilities
as of Dec. 31, 1981

Name	Original Amount	Balance	Payment Collateral
AM International	16,000	7,632	318.00
AM International	6,000	3,583	99.88
Nock's Print Shop	7,000	5,042	255.00
Lubbock National	7,100	2,000	212.00
			('76 Toyota '78 Ford Futura)
Mortgage & Trust	45,000	31,000	380. Residence

ACCOUNTS RECEIVABLE AS OF DEC. 31, 1981

Lubbock (all accounts current)

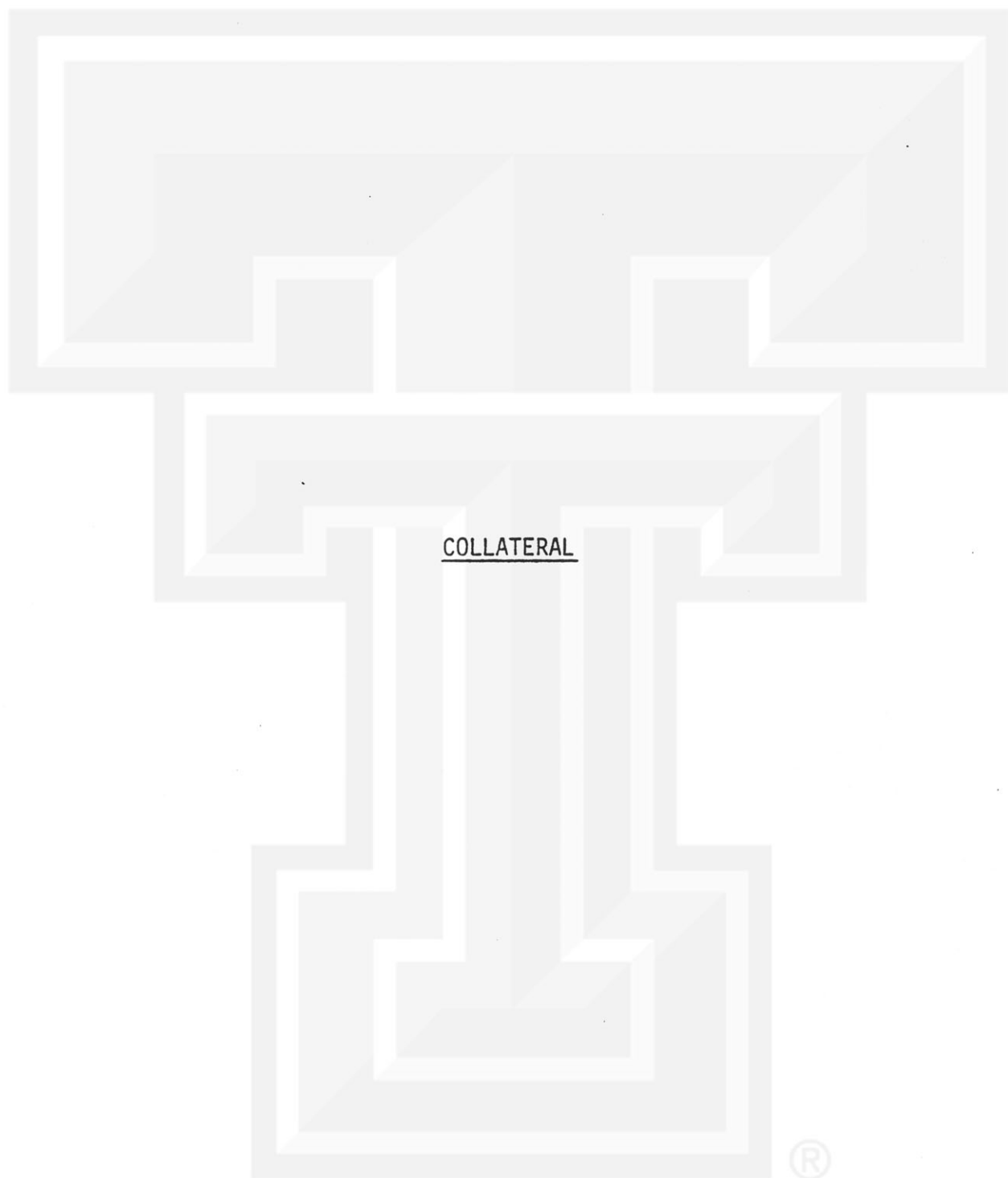
Webster Harris Adv. Agency (current)	\$212.71
Andy's Plumbing (current)	100.00
McKissack Auto Supply	367.00
United Super Markets	3135.00
The Hair Shack	50.00
Tucker's Motor Co.	50.00
Key Auto Supply	245.00
West Ad Agency	105.00
Gilbert's Auto Supply	336.00
Don Juan's Meat Mkt.	155.00
American Commercial College	105.00
Texas Tech University	350.00
City of Lubbock-Community Services	52.50
AAA Wrecking	45.00
KCBD TV	126.00
Dr. Mario Pena	52.50
Klein Sieb Advertising (U.S. Navy)	45.00
Coke	168.00
Phil Price Advertising	59.50
Standard Sales Company (Budweiser)	105.00
Womack Claypoole Griffen Adv.	138.34
R&S Auto Parts	250.00
Johnny's Auto Supply	250.00
Leos MacKinzie Village Cleaners	84.00
Plains National Bank	21.00
Ramon Cervantes Insurance Agency	35.00
Martinez Body Works	20.00

Odessa (all accounts current)

Frank See Chevrolet	105.00
Tony Rayos Insurance Agency	56.00
Love Mobile Homes	252.00
Ikes Bonding Service	84.00
Scott Theatre	350.00
Sewell Ford	340.00
Morris Caffy Appliance	210.00
City of Odessa	168.00
Odessa College	84.00
Jones Pontiac	336.00
Permian Insurance Agency	259.00
Don's Used Cars	147.00
Machotka Auto Supply	105.00
Texas Electric Service Co.	49.00
Western States Tire Co.	84.00
National Bank of Odessa	52.50
Ideal Derrick Co.	105.00

Total

9449.05



BIDAL AGUERO
BALANCE SHEET
AS OF APRIL 30, 1981

ASSETS

CURRENT ASSETS

Cash	\$1,200.00
Accounts Receivable	4,700.00
Inventory/supplies	1,000.00

TOTAL CURRENT ASSETS	\$6,900.00
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FIXED ASSETS

Personal Residence	\$48,000.00
Equipment	40,600.00
Autos	7,500.00
Office equipment	1,450.00
Less: Depreciation	8,326.00

TOTAL FIXED ASSETS	\$9,224.00
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OTHER ASSETS

Household Goods	<u>8,500.00</u>
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TOTAL ASSETS	<u>\$104,624.00</u>
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LIABILITIES

NOTES PAYABLE

Equipment Notes	\$23,778.00
Home Mortgage	32,000.00

TOTAL LIABILITIES	<u>55,778.00</u>
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NET WORTH	<u>48,846.00</u>
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TOTAL LIABILITIES & NET WORTH	<u>\$104,624.00</u>
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BIDAL AGUERO
BALANCE SHEET
AS OF DEC. 31, 1981

ASSETS

CURRENT ASSETS

Cash	\$ 1,200.00
Accounts Receivable	10,000.00
Inventory/supplies	1,000.00

TOTAL CURRENT ASSETS	\$12,200.00
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FIXED ASSETS

Personal Residence	\$48,000.00
Equipment	40,000.00
Autos	5,000.00
Office Equipment	1,450.00
Less: Depreciation	8,500.00

TOTAL FIXED ASSETS	\$85,950.00
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OTHER ASSETS

Household Goods	<u>10,000.00</u>
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TOTAL ASSETS	<u>\$118,150.00</u>
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LIABILITIES

NOTES PAYABLE

	18,257
Equipment Notes	\$25,924.00
Home Mortgage	\$31,000.00

TOTAL LIABILITIES	\$ 56,924.00
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NET WORTH	49,257.00
	68,893.00
	64,226.00

TOTAL LIABILITIES & NET WORTH	\$118,150.00
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