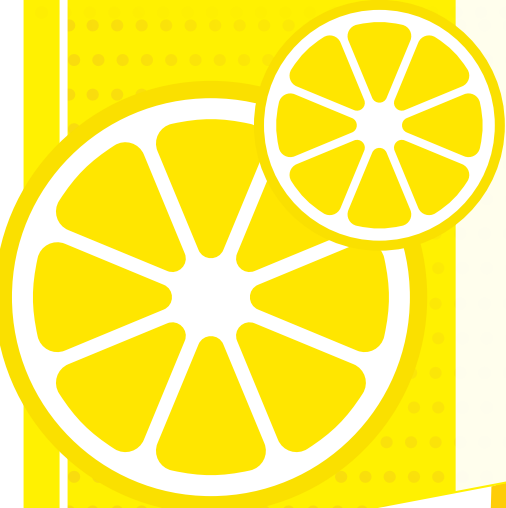




# become a **SELF-MADE** million-ade

Children between the ages of 5-13 can apply for \$10 start-up capital, courtesy of Pinnacle Bank, to start their lemonade stand.

Pinnacle Bank will also provide a starter kit:

- 
- ✓ Guide to becoming a successful Self-Made Million-ade business owner
  - ✓ 25 cups and 25 napkins
  - ✓ Packets of lemonade
  - ✓ Customizable lemonade stand poster and flyers
  - ✓ Pinnacle Bank money bag



**Pinnacle Bank**  
MEMBER FDIC

*Proud to Sponsor*  
**YOUNG ENTREPRENEURS'  
BUSINESS VENTURES**



**SHARE YOUR STORY!** For 10 years, our Self-made Million-ade program has helped kids turn big ideas into something real. Scan the QR code to share your child's photos, story, and favorite moments. Help us celebrate and showcase our young, local entrepreneurs and the big futures they're building.

# SELF-MADE **million-ade:**

## CAPITAL START-UP APPLICATION

DATE OF APPLICATION: \_\_\_\_\_

AMOUNT REQUESTED: \$10 startup capital

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

BIRTH DATE: \_\_\_\_\_ PHONE: \_\_\_\_\_

### LEMONADE STAND GOALS

(e.g. earn money for new bike, earn money for college, learn how to operate a successful business, etc.):

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\_\_\_\_\_  
Applicant's signature

\_\_\_\_\_  
Parent\Guardian Signature

Pinnacle Bank has always supported small businesses. And now, we are supporting the original small business, helping children learn responsible business practices and money smarts.

Children between the ages of 5-13 can apply for \$10 start-up capital\*, courtesy of Pinnacle Bank, to start their lemonade stand.

Pinnacle Bank will also provide a starter kit, complete with a guide to becoming a successful Self-Made Million-ade business owner, 25 cups, 25 napkins, lemonade packets, signage, advertising flyers and a Pinnacle Bank money bag.

The \$10 start-up capital and starter kit will be provided within 5 days of providing a completed application to a Personal Banker at your local Pinnacle branch.

*\*\$10 capital is not expected to be paid back to Pinnacle Bank. Need not be a Pinnacle Bank customer to participate.*

### MILLION-ADE SAFETY TIPS

1. Have a parent or guardian with you the entire time.
2. Never leave your lemonade stand without your parent or guardian coming with you.
3. Beware of busy streets:  
Do not set up the lemonade stand on the side of a very busy street. You don't want people driving at high speeds come to a sudden stop to buy lemonade – this can cause an accident. Find a street that has a wide sidewalk and is frequented by people walking and riding bikes.
4. Do not stand in the roadway or dart out in front of vehicles:  
We know you want to get the attention of passerby's; however, you need to stay on the sidewalk and avoid standing in the road, so you don't get hit by a vehicle. Wave your sign safely away from the street and while on the sidewalk.
5. Build or take a canopy to cover your stand:  
You will be out in the sun for a while and having a canopy will keep you shaded, preventing a sunburn. Plus, it may also prevent things, like leaves, from falling into your lemonade.
6. Always wash you hands with hot, soapy water before preparing and handling the lemonade.



## TIPS FOR BECOMING A

# SELF-MADE *millionaire*



1. **GOAL SETTING** Did you know when you write your goals down, you are 80% more likely to achieve your goals. Write your main goal and also the steps you need to take to reach your goal.

*Goal:* \_\_\_\_\_

\_\_\_\_\_

*Steps to reach goal:* \_\_\_\_\_

\_\_\_\_\_

2. **LOCATION, LOCATION, LOCATION** If you want your lemonade stand to earn lots of money, you need to pick the right location. Consider a busy corner or a convenient location near a local sporting event. You may need to ask permission before setting up your stand in certain public areas or at events.
3. **SPREAD THE WORD** Advertise to let customers know when and where you will be serving your delicious lemonade. Complete the free flyers with the date, time and location of your lemonade stand. Next, deliver to neighbors and friends. Also ask your parents to post the details on their social media pages.
4. **GO ABOVE & BEYOND** Providing great, friendly customer service is key for having a successful business. Be polite and respectful. Greet the customer as soon as they approach your lemonade stand. And ALWAYS thank the customer for his or her business
5. **PAY YOURSELF FIRST** Saving money is one of the most important things you can learn. After you have closed your stand for the day, count your money, determine your profits, and pay yourself a portion of the profits. Put your pay into a savings account, where it can earn interest and grow.
6. **REINVEST INTO THE BUSINESS** After you pay yourself, you will also want to take a portion of the profits and put back into your business. Maybe you need to print more flyers, purchase more cups and lemonade or maybe want to save up to build a bigger stand to accommodate more customers.
7. **GIVE BACK TO YOUR COMMUNITY** All great businesses contribute to improving the lives of others. Choose a local charity or special cause and donate a portion of your profit. Be sure to send a note with the money, explaining who you are, your business and why you choose this charity/cause.
8. **HAVE FUN** Most importantly, have fun providing your customers with the best lemonade and customer service!



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THE WAY BANKING SHOULD BE