

Borrower's Name: _____

Business Name: _____

Telephone: _____

E-mail: _____



.....
Stó:lō Community Futures Corporation
.....

BUSINESS LOAN APPLICATION

Date: _____



BUSINESS LOAN APPLICATION

BUSINESS INFORMATION

Legal name of business is/will be: _____

Incorporation Number (if applicable): _____ Business Number: _____

Physical address of business: _____

City: _____ Province: _____ Postal Code: _____

Business Telephone: _____ Business Fax: _____

Email: _____

Website: _____

If different from above:

Mailing address of business: _____

Will this business be a start up? Yes No

Is this an existing business? Yes No

This business has been operating full-time since _____ (if applicable)

This business has been operating part-time since _____ (if applicable)

This business is a home-based business Yes No

This business has/will have a fiscal year end in the month of: _____

The business currently has #_____ full-time employees #_____ part-time employees

The loan dollars requested will create #_____ full-time employees #_____ part-time employees

Has the business applied for funds elsewhere? Yes No

If yes, where? _____

Reason(s) for rejection (if applicable): _____

This business will be a (check one):

- Proprietorship
- Incorporation
- Non-Profit
- Partnership
- Co-op

This business will be operating in the primary sector of (check one):

- Agriculture
- Aquaculture
- Forestry
- Manufacturing
- Retail
- Service
- Tourism

LOAN INFORMATION

Have you applied for financing with Stó:lō Community Futures Corporation in the past? Yes No

If yes, when? _____

The business requires \$ _____ for its proposed project.

\$ _____ will come from the principal owners

\$ _____ will come from other sources (specify) _____

\$ _____ is requested from Stó:lō Community Futures Corporation

The purpose of this loan is for: Start-up Expansion Maintenance

The breakdown of the total project cost is (specify all which apply):

\$ _____ Equipment \$ _____ Leasehold Improvements

\$ _____ Inventory \$ _____ Debt Consolidation

\$ _____ Working Capital \$ _____ Other

Has the borrower/spouse/common law ever had an asset repossessed? Yes No

Has the borrower/spouse/common law ever declared for bankruptcy? Yes No

Is the borrower/spouse/common law party to any claim or lawsuit? Yes No

Does the borrower/spouse/common law owe any taxes prior to the current year? Yes No

Does the borrower carry life insurance? Yes No If yes, amount: \$ _____

PROFESSIONAL CONTACTS

Business Bank/C.U.:	Contact:	Phone:
Personal Bank/C.U.:	Contact:	Phone:
Accountant:	Contact:	Phone:
Lawyer:	Contact:	Phone:
Insurance Broker:	Contact:	Phone:

For office use only

Loan #:

Credit check:

PERSONAL INFORMATION

You were referred to Community Futures Stó:lō by (check one):

- Other lending institution
- Word of mouth
- Business Futures Program
- Advertising
- Other (specify) _____

Your current marital status is (check one):

- Single
- Common Law
- Married
- Separated
- Divorced

Are you currently on (check one):

- Employment Insurance
- Maternity Leave
- Disability Subsidy

Do you have a disability or chronic health condition?

- Yes No

Are you between the ages 18 – 29? Yes No

Are you First Nations? Yes No

If First Nations, please complete A – E:

- A. Treaty Number _____
- B. Band Affiliation (specify) _____
- C. (Check one) Inuit Métis Non-Status Treaty
- D. (Check one) On reserve Off reserve
- E. (Check one) Urban Rural Remote

Are you a (check one):

- Canadian Citizen
- Immigrant/permanent resident

BORROWER'S INFORMATION

Last Name: _____

First Name: _____ Middle Name: _____

Birth date: MM ____ DD ____ YY ____ SIN #: _____ Driver's License #: _____

Home Telephone: _____ Cellular: _____

Email: _____

Home Address: _____

City: _____ Province: _____ Postal Code: _____

Do you rent or own your home? Rent Own How long at this address? _____ years _____ months

If you own your home, please list names on title:

Last Name

First Name

BORROWER'S EMPLOYMENT & EDUCATION HISTORY

Current or most recent Employer's Name: _____

Employer's Telephone: _____ Salary: _____

How long were you employed/have been employed here: _____

The borrower's highest education level is (check one):

- some secondary
- completed secondary
- some post secondary
- completed post secondary with diploma
- completed post-secondary with degree

SPOUSE/COMMON LAW INFORMATION

Last Name: _____

First Name: _____ Middle Name _____

Birth date: MM _____ DD _____ YY _____ SIN #: _____ Driver's License #: _____

SPOUSE/COMMON LAW EMPLOYMENT HISTORY

Current or most recent Employer's Name: _____

Employer's Telephone: _____ Salary: _____

How long were you employed/have been employed here: _____

BORROWER'S REFERENCES (do not include family members)

Name

Relation

Daytime Telephone

PERSONAL FINANCIAL INFORMATION (Each principal of the business to submit this information)

ASSETS

	Bank		Branch			Amount (\$)
	CASH HOLDINGS					
	Physical Address	Year Purchased	Mortgage Holder	Purchase Price	Tax Assessed Value	
OWNED REAL ESTATE						
	Year/Make/Model	Owner(s) on Title		Purchase Price	Present Value	
AUTOMOBILE(S)						
	Year/Make/Model	Owner(s) on Title		Purchase Price	Present Value	
OTHER ASSETS (RV, BOAT, ETC.)						
TOTAL VALUE OF ASSETS						\$

LIABILITIES

	Bank	Branch	Monthly Payment	Collateral Held By Bank	Interest Rate	Balance Owing
	BANK LOAN(S)					
	Bank	Branch	Monthly Payment	Mortgage Renewal Date	Interest Rate	Balance Owing
BALANCE ON MORTGAGES						
	Bank	Branch	Monthly Payment	Collateral Held By Bank	Interest Rate	Balance Owing
OTHER LIABILITIES (CREDIT/STORE CARDS, ETC)						
TOTAL VALUE OF LIABILITIES						\$
NET WORTH (ASSETS LESS LIABILITIES)						\$

STATEMENT OF INCOME & EXPENDITURES

Your monthly household NET income (income after taxes) from employment (include spouse's)	\$
Other income sources to the household: Rental Income	\$
Child Support	\$
Alimony	\$
Other (specify) _____	\$
Total monthly income to the household	\$
Monthly mortgage or rent payment (incl. Insurance and property tax)	\$
Monthly grocery expense	\$
Monthly utilities expense (telephone, heat, cable, etc.)	\$
Monthly transportation (gas, insurance, ferry, etc.)	\$
Monthly insurance (life, disability, critical illness, etc.)	\$
Monthly education and child care expense	\$
Monthly expense to entertainment/hobbies	\$
Monthly debt payments (bank loans, credit cards, family, etc.)	\$
Total monthly expense paid by the household	\$
Estimated savings per month (total income less total expense)	\$

DISCLOSURE AND RELEASE STATEMENT

**Important, read thoroughly before signing*

1. Are you related to any Director or Employee of Stó:lō Community Futures Corporation? Yes No
 2. Are you or any closely related individual or company involved in ANY legal action or litigation either personally or through your business? Yes No
 3. If financial assistance is approved, would you allow Stó:lō Community Futures Corporation to make a public announcement regarding your project? Yes No
- The statements made herein are for the express purpose of obtaining financing from Stó:lō Community Futures Corporation and are to the best of my/our knowledge and belief true and correct. The applicant understands that additional information, if required in support of this application, must be supplied to Stó:lō Community Futures Corporation before adequate consideration can be given to this application.
 - The applicant consents to Stó:lō Community Futures Corporation making any inquiries of such persons, firms or corporations as it deems necessary in order to reach a decision on this application.
 - The applicant agrees to reimburse Stó:lō Community Futures Corporation any legal costs incurred in the registration of documents for loan security. Should the applicant withdraw his request for funds after legal documents have been registered and cost incurred, the applicant shall be responsible for these costs.

Application must be signed before it can be processed.

The foregoing information is submitted for the purpose of establishing or maintaining credit with Stó:lō Community Futures Corporation and is a true, full and correct statement of my financial condition on the date shown. I hereby authorize Stó:lō Community Futures Corporation to obtain any information it deems necessary about me, including but not confined to, reports from credit bureaus, retail credit companies, or any other source that Stó:lō Community Futures Corporation deems appropriate.

I, the undersigned, declare that the statements made herein are for the purpose of obtaining business financing and are to the best of my knowledge complete and correct.

Borrower's Signature

Borrower's Name (Print)

Date