

Borrower's Name: \_\_\_\_\_

Telephone: \_\_\_\_\_



Growing communities one idea at a time.

**Community**   
Futures Stuart Nechako

**BUSINESS LOAN APPLICATION**

**BUSINESS INFORMATION**

Will this business be a start up?     Yes     No

Is this an existing business?         Yes     No

This business have been operating full-time since \_\_\_\_\_ (if applicable)

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

**This business will be a (check one):**

Proprietorship or Partnership

Incorporation

Non-Profit

Limited Partnership

Co-op

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

Agriculture

Forestry

Manufacturing

Retail

Service

Tourism

Wholesale

Other: \_\_\_\_\_

**Business Number (if obtained)** \_\_\_\_\_

**Incorporation Number (if obtained)** \_\_\_\_\_

**Legal name of business is/will be:** \_\_\_\_\_

**Physical address of business:** \_\_\_\_\_

**City:** \_\_\_\_\_ **Province:** \_\_\_\_\_ **Postal Code:** \_\_\_\_\_

**Business Telephone:** \_\_\_\_\_ **Business Fax:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Website:** \_\_\_\_\_

**Mailing address of business (if different than above):** \_\_\_\_\_

**The business currently has** \_\_\_\_\_ **full-time employees** \_\_\_\_\_ **part-time employees**

**The loan dollars requested will create** \_\_\_\_\_ **full-time employees** \_\_\_\_\_ **part-time employees**

**List of names(s) and percentage of shares of all principal owner(s) of the business:**

First Name	Last Name	Percentage of shares	Telephone
_____	_____	_____ %	_____
_____	_____	_____ %	_____
_____	_____	_____ %	_____

LOAN INFORMATION	
This business requires \$ _____ for its proposed project.	
\$ _____ will come from the principal owners	
\$ _____ will come from the sources (specify) _____	
\$ _____ is requested from <b>Community Futures Stuart Nechako</b>	
The purpose of the loan is for: <input type="checkbox"/> Start-up <input type="checkbox"/> Expansion <input type="checkbox"/> Maintenance	
The breakdown of the total project cost is (specify all which apply):	
\$ _____ Equipment	\$ _____ Leasehold Improvements
\$ _____ Inventory	\$ _____ Debt Consolidation
\$ _____ Working Capital	
Has the borrower/spouse/common law party ever had an asset repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the borrower/spouse/common law party ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the borrower/spouse/common law party to any claim or lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the borrower/spouse/common law party owe any taxes prior to the current year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES to any of the above, please provide details: _____	
Does the borrower carry life insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No    If yes, amount: \$ _____	
BUSINESS BANKING INFORMATION	
<b>Financial Institution #1:</b>	<b>Primary Banking Contact:</b>
\$ _____ Authorized Amount	\$ _____ Outstanding Amount
\$ _____ Repayment	
Secured? <input type="checkbox"/> Yes <input type="checkbox"/> No    Details:	
<b>Financial Institution #2:</b>	<b>Primary Banking Contact:</b>
\$ _____ Authorized Amount	\$ _____ Outstanding Amount
\$ _____ Repayment	
Secured? <input type="checkbox"/> Yes <input type="checkbox"/> No    Details:	
Has the business ever had an asset repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the business ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the business party to any claim or lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the business owe any taxes prior to the current year?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**BORROWER'S INFORMATION**

Last Name \_\_\_\_\_

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_

Birth Date: MM \_\_\_\_ DD \_\_\_\_ YY \_\_\_\_ SIN #: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Cellular Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Home Address: \_\_\_\_\_ Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Marital Status:  Married  Common Law  Divorced  Single No. of dependents \_\_\_\_\_

Previous address (if less than 3 years at current address): \_\_\_\_\_

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 the title:

Last Name	First Name
_____	_____
_____	_____

**BORROWER'S EMPLOYMENT HISTORY**

Current or most recent employer's name: \_\_\_\_\_

Employer's telephone: \_\_\_\_\_ Salary: \_\_\_\_\_

How long were you employed/have been employed here: \_\_\_\_\_

**SPOUSE/COMMON LAW INFORMATION (if applicable)**

Last Name \_\_\_\_\_

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_

Birth Date: MM \_\_\_\_ DD \_\_\_\_ YY \_\_\_\_ SIN #: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Current or most recent employer's name: \_\_\_\_\_

Employer's telephone: \_\_\_\_\_ Salary: \_\_\_\_\_ Time employed here \_\_\_\_\_

PERSONAL FINANCIAL INFORMATION (HOUSEHOLD) <span style="float: right;">(Continued)</span>			
ASSETS		LIABILITIES	
Cash	\$	Mortgage(s)	\$
Term Deposits / GIC	\$	Property Taxes	\$
Mutual Funds	\$	Credit Cards	\$
Stocks	\$	Personal Line of Credit	\$
Canada Savings Bonds	\$	Department Stores	\$
RRSP's	\$	Loans	\$
Vehicle(s)	\$	Rent	\$
	\$	Support Payments	\$
	\$	Other (Specify)	\$
Real Estate	\$		\$
	\$		\$
Other	\$		\$
	\$		\$
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
\$		\$	
<b>Net Worth (Total Assets less Total Liabilities)</b>			<b>\$</b>
MONTHLY INCOME		MONTHLY PAYMENTS	
Gross Monthly Income	\$	Mortgage(s)	\$
Spouse's Monthly Income	\$	Loans	\$
Other Income (specify)	\$	Personal Line of Credit	\$
	\$	Credit Cards	\$
	\$	Department Stores	\$
	\$	Rent	\$
	\$	Support Payments	\$
	\$	Other (specify)	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>TOTAL PAYMENTS</b>	<b>\$</b>

Notes:

**PERSONAL FINANCIAL INFORMATION (HOUSEHOLD)**

*(Continued)*

**ASSETS**

CASH HOLDINGS	Bank		Branch		Amount (\$)
OWNED REAL ESTATE	Physical Address	Year Purchased	Mortgage Holder	Purchase Price	Present Value
AUTOMOBILES	Year/Make/Model	Owner on Title		Purchase Price	Present Value
OTHER ASSETS (RV, BOAT, ETC)	Year/Make/Model	Owner on Title		Purchase Price	Present Value
<b>TOTAL VALUE OF ASSETS</b>					<b>\$</b>

**LIABILITIES**

BANK LOANS	Bank	Branch	Monthly Payment	Collateral Held by Bank	Interest Rate	Balance Owing
BALANCE ON MORTGAGES	Bank	Branch	Monthly Payment	Collateral Held by Bank	Interest Rate	Balance Owing
OTHER LIABILITIES (CREDIT or STORE CARDS, etc.)	Bank	Branch	Monthly Payment	Collateral Held by Bank	Interest Rate	Balance Owing
<b>TOTAL VALUE OF LIABILITIES</b>						<b>\$</b>

**NET WORTH (ASSETS LESS LIABILITIES) \$**

## PERSONAL INFORMATION

The information below is primarily for statistical purposes. However, the Government of Canada and Province of British Columbia offer a number of programs and services designed to assist individuals and small business. The information below will be used to help determine your eligibility for these programs and services. The information that you provide is protected by law and by Community Futures Stuart Nechako's confidentiality agreement and is not shared with any individuals or organization other than authorized representatives of specific government departments and agencies.

The *Personal Information Protection Act* (PIPA) sets out how B.C. organizations, including corporations, sole-proprietorships, partnerships and non-profit organizations, may collect, use and disclose personal information about individuals.

For more information on-line please go to the *Office of the Information and Privacy Commissioner for British Columbia's* website: [http://www.oipcbc.org/sector\\_private/resources/index.htm](http://www.oipcbc.org/sector_private/resources/index.htm).

### You were referred to Community Futures Stuart Nechako by (check one):

- |  |   |
|--|---|
| <input type="checkbox"/> Other lending institution | <input type="checkbox"/> Service Canada Centre      |
| <input type="checkbox"/> Word of mouth             | <input type="checkbox"/> Chamber of Commerce        |
| <input type="checkbox"/> Self-Employment Program   | <input type="checkbox"/> Current / past CFSN client |
| <input type="checkbox"/> Advertising               | <input type="checkbox"/> Internet / CFSN Website    |
| <input type="checkbox"/> Educational Institution   | <input type="checkbox"/> Other (specify): _____     |

**Are you First Nations?**  Yes  No

### If First Nations, please complete A-E:

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

## TERMS AND RELEASE STATEMENT

### IMPORTANT: Read thoroughly before signing.

1. Are you related to any Director or Employee of Community Futures Stuart Nechako?  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 your application is approved will you allow Community Futures Stuart Nechako to make a public announcement regarding your business proposal?  Yes  No

- The statements made herein are for the express purpose of obtaining financing from Community Futures Stuart Nechako 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 the Community Futures Stuart Nechako before adequate consideration can be given to this applicant.
- The applicant consents to Community Futures Stuart Nechako 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 Community Futures Stuart Nechako 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.

I, hereby agree that if financing is provided to me, for the purpose of the business project described herein, that:

- I shall follow the operation plan to be submitted.
- I shall use the funds received from Community Futures Stuart Nechako for the purposes intended.
- I shall make changes or alterations to the plan only with written permission of Community Futures Stuart Nechako.
- I shall maintain insurance as required by Community Futures Stuart Nechako.

**Waiver of Claims:** Any information provided to Community Futures Stuart Nechako, its agents, directors, volunteer, and other acting on its behalf is given without warranty or representation as to its accuracy. Community Futures Stuart Nechako advises you to retain independent solicitors and accountants on any final transaction.

### APPLICATION MUST BE SIGNED BEFORE IT CAN BE PROCESSED.

The foregoing information is submitted for the purpose of establishing or maintaining credit with Community Futures Stuart Nechako and is a true, full and correct statement of my financial condition on the date shown. I hereby authorize Community Futures Stuart Nechako 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 Community Futures Stuart Nechako 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

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Borrower's Name (Print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Witness Name (Print)

\_\_\_\_\_  
Date