



LOAN APPLICATION

COMMUNITY FUTURES
 GRANDE PRAIRIE & REGION
 780/814-5340

BUSINESS NAME:	INCORPORATED: _____	CONTACT:
BUSINESS ADDRESS:	CO-OPERATIVE: _____	POSITION
EMAIL ADDRESS:	PARTNERSHIP: _____	PHONE #:
BUSINESS NUMBER:	PROPRIETORSHIP: _____	BUS #:
		INCORPORATION #
	WCB #	INCORPORATION DATE

TYPE OF BUSINESS: (CHECK ALL THAT APPLY)

<input type="checkbox"/> HOME BASED	<input type="checkbox"/> RETAIL	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> FULL TIME
<input type="checkbox"/> START UP	<input type="checkbox"/> SERVICE	<input type="checkbox"/> MANUFACTURING	<input type="checkbox"/> PART TIME
<input type="checkbox"/> EXISTING	<input type="checkbox"/> OIL & GAS	<input type="checkbox"/> CONSTRUCTION	<input type="checkbox"/> P.T JOB MAINTAINED
	<input type="checkbox"/> FORESTRY	<input type="checkbox"/> TOURISM	<input type="checkbox"/> P.T JOB CREATED
			<input type="checkbox"/> F.T JOB MAINTAINED
			<input type="checkbox"/> F.T JOB CREATED

(If applicable)

Business has been operating since: _____

Business fiscal year end is/will be: _____

Applicant has made best efforts to access funds from other sources without success. _____ (Initial)

Reason(s) for rejection: _____

ESTIMATED PROJECT COSTS		EXPECTED FINANCING	
LAND & BUILDING	\$ _____	CF LOAN	\$ _____
EQUIPMENT	\$ _____	NEW INVESTMENT BY OWNERS	\$ _____
WORKING CAPITAL	\$ _____		\$ _____
INVENTORY	\$ _____		\$ _____
OTHER	\$ _____	OTHER SOURCE(S)	\$ _____
TOTAL	\$ _____	TOTAL	\$ _____

Personal Statement of Affairs

Full Name: _____ Birth Date: Day/ Month/ Year/ _____
 S.I.N. _____
 Home: _____ Work: _____
 Fax: _____ Email: _____

ARE YOU: (CHECK ALL THAT APPLY)

- A CANADIAN CITIZEN
- ON A DISABILITY SUBSIDY
- IMMIGRANT/PERMANENT RESIDENT
- ON EMPLOYMENT INSURANCE
- ABORIGINAL
- DISABLED

CURRENT MARITAL STATUS: (CHECK ONE)

- SINGLE
- MARRIED
- DIVORCED
- COMMON LAW
- SEPARATED

DEPENDENTS: YES NO # _____

Present Address	City	Province	Postal Code	How Long?
Previous Address(s) in the past 5 years	City	Province	Postal Code	How Long?
	City	Province	Postal Code	How Long?

Present Employer:	Position:	Work #:	Mo. Income:	How Long?
Previous Employer(s) in the past 5 years;				

Spouse's Name _____ Birth Date: Day/ Month/ Year/ _____
 S.I.N. _____

Present Employer:	Occupation:	Work #:	Mo. Income:	How Long?
Previous Employer(s) in the past 5 years;				

Reference Name:	Phone #:	Relationship:	Mo. Income:	How Long?
Reference Name:	Phone #:	Relationship:	Mo. Income:	How Long?
Reference Name:	Phone #:	Relationship:	Mo. Income:	How Long?
Landlord:	Phone #	Address:		Rent Payment:

Do you have Life Insurance? _____ If so, please state: _____
 _____ Company name _____ Life Agent: _____

Personal Statement of Affairs

What You Own		What you Owe		
Description	Cash Value	Company	O/S Balance	Payments
Cash on Hand/Deposit:	\$	Credit Cards	\$	\$
Bank or Trust:				
Name:				
Name:				
Name:				
RRSP's Where?				
Stocks, Bonds, Etc.:				
Vehicles (describe with year and Model):	\$	Bank Loans	\$	\$
1.		1.		
2.		2.		
3.		3.		
4.		4.		
Other Assets	\$	Other Liabilities (Parents, Co-signer, Legal Claims, etc.)	\$	\$
Real Estate:		Mortgage(s):		
		Monthly Rent Payable:		
		Taxes Owing		
		Revenue Canada		
		Others		
Total Assets:	\$	Totals (Add O/S Colum):	\$	\$
		Total Liabilities	\$	
NET WORTH = \$		(NET WORTH = TOTAL ASSETS – TOTAL LIABILITIES)		

STATEMENT OF INCOME & EXPENDITURES

Monthly Income		Monthly Expenses	
Employment Income	\$	Mortgage or Rent	\$
Other Income		Grocery Expenses	
		Insurance	
Total Monthly Income		Utilities	
		Transportation	
		Entertainment/Hobbies	
		Gas	
		Car Payment	
		Debt Payments	
		Other	
		Other	
		Total Monthly Expenses	\$

ITEMS TO BE USED AS SECURITY FOR THE LOAN

Item description	Value	Serial Number	Owner	Available Equity for Security

Mortgage Information

Address 1:	Legal Description:
Current Value \$	P: B: L:
Address 2:	Legal Description:
Current Value \$	P: B: L:

Documents Checklist

- Completed Business Plan
- 1 Year Cash Flow Forecast
- Break-down of start up costs
- Information about assets you are purchasing
- Information about assets you will use to secure the loan
- Evidence of incorporation
- Evidence of personal income/household income
- Completed & Signed Loan Application

Declarations

- Have any of the applicant(s) ever had an asset repossessed? Yes No
- Have any of the applicant(s) ever declared for bankruptcy?
(If Yes please list date discharged) _____ Yes No
- Is any of the applicant(s) party to any claims or lawsuits? Yes No
- Are you or any closely related individual or company involved in ANY legal action or litigation either personally or through your business? Yes No
- Do any of the applicant(s) owe any taxes prior to the current year? Yes No
- Are you related to any Director or Employee of this Community Futures Office? Yes No

The statements made herein are for the express purpose of obtaining financing from Community Futures and are to the best of my 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 before consideration can be given to this application.

The applicant agrees to reimburse Community Futures 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. An application fee is required for the application to be reviewed. A loan registration fee shall be applied to all approved loans. Should the file require outside legal work, the client shall be responsible for the costs incurred. If you are applying for a Loan Guarantee, a fee of 3% of the principal request will be applied to the approved guarantee.

Loan Fee Structure

Loan Amount	Application	Admin	Total
Up to \$25,000	\$200	\$600	\$800
\$25,001 to \$50,000	\$250	\$650	\$900
\$50,001 to \$100,000	\$275	\$700	\$975
\$100,001 to \$150,000	\$300	\$750	\$1,050

The foregoing information is submitted for the purpose of establishing or maintaining credit with Community Futures and is a true, full and correct statement of my financial condition on the date shown. Should this loan application be approved and disbursed, Community Futures Grande Prairie & Region reserves the right to report both personal and commercial loan performance to Equifax. All individuals signing Personal Guarantees for a company may be reported individually to Equifax.

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. By signing below I authorize Community Futures to access information relevant to the loan application and subsequent loan monitoring; this includes contacting lenders, accountants, lawyers, etc.

Signature

Date

Signature

Date

Information Collection Notice and Authorization Form

When you first become a client of Community Futures Grande Prairie & Region (CFGP&R), or when you apply to become a client, we will collect the information requested in this loan application and use it to:

- Confirm your identity
- Check your credit history
- Open an account with us
- Provide on-going services
- Enforce on our security if necessary

We may disclose your personal information:

- To a person who we are satisfied is requesting information on your behalf
- To other business units in Community Futures Grande Prairie & Region to help serve you better
- To our Legal Counsel
- To a credit reporting agency
- When permitted or required by law
- To a public authority if, in our reasonable judgment, there appears to be an imminent danger which could be avoided by disclosing the information.

The gathering and disclosing of all information shall be governed by the provisions of the *Freedom of Information and Protection of Privacy Act*.

I hereby authorize Banks, Credit Agencies, and all Credit Bureaus to disclose all information concerning our affairs to Community Futures Grande Prairie & Region and CFGP&R is likewise authorized to divulge information concerning our private affairs in response to normal credit inquiries from trade and other creditors. Community Futures Grande Prairie & Region is authorized to release any or all information concerning this loan to any party or parties they deem fit, which may include a general news release to the public or otherwise.

All the information provided to Community Futures in this Loan Application is true and current. I agree to and acknowledge all of the above terms. I have also read the above Information Collection Notice and give me consent for Community Futures to collect and disclose my personal information in the matter stated above.

Signature

Date

Signature

Date

At times CFGP&R will promote businesses in marketing and educational efforts. If you do not consent to CFGP&R referring your business in these efforts, please check the box below.

I do not permit CFGP&R to use my client information in marketing efforts and promotion material for CFGP&R.