APPLICATION PACKAGE

Hwy#10 North, Lot#403, Che Mem Maskanow Rd
Opaskwayak Cree Nation (Behind the Aseneskak Casino)

Cedar Lake CFDC
P.O. BOX 569
THE PAS, MANITOBA
R9A 1K6

PHONE: 1-204-627-5450
FAX: 1-204-627-5460
GENERAL EMAIL: admin@cedarlakecfdc.com

THE COMMUNITY FUTURES CEDAR LAKE REGION INCLUDES THE FOLLOWING COMMUNITIES: Baden, Barrows, Bell Site Birch River, Chemawawin Cree Nation, Cormorant, Dawson Bay Easterville, Grand Rapids First Nation, Lenswood, Mafeking, Moose Lake, Mosakahiken Cree Nation, National Mills, Novra, Opaskwayak Cree Nation (OCN), Pelican Rapids Powell, Red Deer Lake, RM of Kelsey (Excluding Cranberry Portage), Sapotaweyak Cree Nation, Town Of Grand Rapids, Town Of The Pas, Westgate, Wuskwi Sipihk First Nation

Prairies Economic Development Canada
Développement économique Canada pour les Prairies
Canada

SECTION 1: PERSONAL INFORMATION

(Please Compete Section 1 for each borrower/owner)

Applicant's Full legal Name: _____

Personal Physical & Mailing Address:

_____

_____

_____

Personal Contact Information:

Home Phone #: _____

Cell Phone #: _____

Email: _____

DATE OF BIRTH: _____ SIN #: _____

DRIVERS LICENSE: _____ EDUCATION LEVEL: _____

MARITAL STATUS: _____ DEPENDANTS: _____

ARE YOU? (Please check all that apply [OPTIONAL]):

☐ Indigenous
☐ Women
☐ Person with a disability
☐ Youth
☐ Newcomer to Canada

PLEASE PROVIDE COPIES OF TWO OF THE FOLLOWING, ONE MUST HAVE A PHOTO;

• DRIVERS LICENSE	• SOCIAL INSURANCE NUMBER	• BIRTH CERTIFICATE
• STATUS CARD	• MARRIAGE CERTIFICATE	• PASSPORT

Applicant's Bank(s): (Please list all banks you have an account with)

Name of Bank	Contact person	Address
1.		
2.		
3.		

Are you making any alimony/child support payments? ☐ Yes ☐ No

If so, How much per month? _____

Are you a co-signor or a co-endorser on any notes? ☐ Yes ☐ No

If so, Please explain, _____

_____

Are you a defendant in any legal Action? ☐ Yes ☐ No

If so, Please explain, _____

_____

Are there any unsatisfied judgments against you? ☐ Yes ☐ No

If so, Please explain, _____

_____

Are you a Canadian Citizen? ☐ Yes ☐ No

If Not, please explain, _____

PERSONAL NET WORTH STATEMENT

By filling out a Personal Net Worth Statement, you will be able to determine your net worth. Finding out your net worth is an important early step in the process of becoming a business owner, because you need to find out what assets are available to you for investment in your business.

Personal Net Worth Statement as of_____

ASSETS (What you Own)	**VALUE**	**LIABILITIES** (What you Owe)	**VALUE**
CASH (Checking/Savings Accts)		UNPAID TAXES	
RRSP/BONDS/GIC/OTHER INVESTMENTS		- Income Tax	
PERSONAL LOANS (Owed to you)		- Property Tax	
INSURANCE CASH VALUES		- GST/PST	
PERSONAL PROPERTY (Insurable)		- Workers Compensation	
REAL ESTATE (FULL/PARTIAL INTEREST)		REAL ESTATE MORTGAGES	
-		-	
-		-	
-		-	
-		-	
VEHICLES/BOATS/ATV,ETC.		SECURED LOANS	
-		-	
-		-	
-		-	
-		-	
-		UNSECURED LOANS	
-		(Line of Credit/Credit Cards/Charge Accounts)	
-		-	
EQUITY IN EXISTING BUSINESS		-	
- Land / Building		-	
- Machinery		PERSONAL LOANS (Owed to Others)	
- Equipment		CURRENT MONTHLY BILLS	
- Office Furniture / Equipment		- Hydro	
- Tools		- Telephone/Cell/Internet	
- Other -		- Satellite/Cable	
- Other -		- Water	
- Other -		OTHER:	
- Other -		OTHER:	
- Other -		OTHER:	
TOTAL ASSETS	0.00	**TOTAL LIABILITIES**	0.00
NET WORTH (Total Asset Value minus Total Liabilities Value)			0.00

Prairies Economic Development Canada Développement économique Canada pour les Prairies Canada

SECTION 2: BUSINESS INFORMATION

Registered Business Name:_____

Business Number: _____

GST Number: _____

PST Number: _____

Business Mailing Address:
(If different from above)

_____

_____

_____

_____

Business Contact Information
(If different from above)

Business Phone:_____

Business Fax: _____

Business Email:_____

Business Website:_____

Physical Business Location:_____

☐ New or ☐ Existing (Check one)

(If you are an existing business or purchasing an existing business, please provide Financial Statements for the last three (3) years)

Form of Ownership (Check one):

☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ Other

Owners'/Officers' Name (s):

Name	Title	Percentage of ownership/shares	Address (If different from above)
1.			
2.			
3.			

Employment Statistics: (Please record number of jobs created/maintained for your business)

Number of jobs prior to loan?		
Full Time:	Part Time:	Casual:
Number of jobs after loan?		
Full Time:	Part Time:	Casual:

Have reasonable efforts been made to obtain financial assistance with this business venture from any other financial institutions? ☐ Yes ☐ No

SECTION 3: BUSINESS DETAILS

Give a brief description of your business venture. (If purchasing an existing business, provide a brief history):

What will it cost for this business venture?			
Description	Purchase Price	Serial Number	Is Quote Attached?
Year/Make/Model, Etc	Dollar Amount	If Applicable	Yes/No
1.			☐ Yes ☐ No
2.			☐ Yes ☐ No
3.			☐ Yes ☐ No
4.			☐ Yes ☐ No
5.			☐ Yes ☐ No
6.			☐ Yes ☐ No
TOTAL	0.00		

Where will the dollars come from for this business venture?	
Source	Amount
Client Investment	
Community Futures Cedar Lake Region	
Other:	
Other:	
Other:	
Total	0.00

What assets will you use to secure financing from Community Futures Cedar Lake Region on this business venture?

Asset Description	Serial Number	Value of Asset	Amount owing on Asset	Financial Institution
TOTAL		0.00	0.00	

SECTION 4: AUTHORIZATION & DECLARATION

I/We, the applicant(s) am/are not an "interested person on the Cedar Lake Community Futures Development Corporation (CLCFDC), meaning;

1. A director of the Corporation or a member of any committees of the Corporation.
2. The spouse, child, sister, brother or parent of a director of the Corporation or a member of any committees of the Corporation, or a member of the Corporation Staff.
3. The spouse of a child, brother, sister or parent of a director of the Corporation of a member of any committees of the Corporation, or member of the Corporation's staff.
4. A member of the House of Commons or an employee of the federal government.

I/We the applicants are not involved in any litigation proceedings and have never filed a claim of bankruptcy except: (Details Attached)_____

1. I/We declare that the attached pages are a true statement of my affairs, that there are no judgments or other actions outstanding against me, except those recorded herein, that all real estate is registered solely in my name, unless otherwise stated, that the information herein provided for the express purpose of obtaining financial assistance from Community Futures Cedar Lake Region.

Privacy – Statement of Purpose

I/We understand and acknowledge that Community Futures Cedar Lake Region to whom I/we have submitted a loan application collects uses and discloses personal information in connection with loan applicants for the following purposes:

- To determine a loan applicant's eligibility for a loan from Community Futures Cedar Lake Region and to process the loan application;
- To assess and update my/our creditworthiness on an on-going basis;
- To establish, maintain and manage Community Futures Cedar Lake Region's relationship with me/us as a client and to provide me/us with on-going services;
- To assist a loan applicant in applying for and arranging life insurance coverage in connection with a loan from Community futures Cedar Lake Region;
- To Provide me/us with information about products, programs, services, training resources and upcoming events that Community Futures Cedar Lake Region believes may interest me/us;
- To administer Community Futures Cedar Lake Region's services, to assess the quality and quantity of Community Futures Cedar Lake Region's services, to prepare and maintain adequate accounting and

tax records, and to have information in such form Community Futures Cedar Lake Region may reasonable require for our business needs;
- To meet legal, regulatory and governmental requirements, (including the requirements of Prairies Canada("PrairiesCan") as the funding source for Community Futures Cedar Lake Region) to detect and prevent fraud and to protect the interest of me/us, Community Futures Cedar Lake Region and ("PrairiesCan); and
- To achieve any other purpose to which I/we have given my/our consent.

Privacy Consent

I/We the undersigned, consent to the collection, use, retention and disclosure of personal information by Community Futures Cedar Lake Region for the purposes outlined above and on the basis outlined in Community Futures Cedar Lake Region's Privacy Code.

In providing my/our consent, I/we understand that Community Futures Cedar Lake Region may collect personal information about me/us from credit reporting agencies, other financial institution and from references I/we have provided.

I/We accept this as written notice to me/us of Community Futures Cedar Lake Region's intention to obtain credit reports and a personal investigation about me/us in connection with my/our loan application and, if approved, loan from Community Futures Cedar Lake Region.

- I/We further understand that Community Futures Cedar Lake Region may use my/our social insurance number as an aid to identify me with credit reporting agencies and other financial institutions and I/we understand that Community Futures Cedar Lake Region may disclose my/our personal information to credit reporting agencies, to PrairiesCan, and to others with whom I/we have contacted or made applications for financial assistance or have financial relations.
- I/We consent to Community Futures Cedar Lake Region retaining a copy of any and all information and documents, including any business plan, connected with my/our loan application and, if applicable, loan from Community Futures Cedar Lake Region, for such time as Community Futures Cedar Lake Region determines is reasonably necessary.
- I/We acknowledge that I/we may obtain a copy of Community Futures Cedar Lake Region's Privacy Code, which sets out further information regarding the collection, use, retention and disclosure of my/our personal information by contacting Community Futures Cedar Lake Region.
- In the event that I/we obtain a loan from Community Futures Cedar Lake Region, I/we consent to media publicity to profile me/us, my/our business and the loan provided by Community Futures Cedar Lake Region, through funding by PrairiesCan. This consent shall be

valid for so long as my/our application and, if approved, my/our loan from Community Futures Cedar Lake Region is outstanding.

- I/We understand that Community Futures Cedar Lake Region is not acting exclusively for me/us or my/our venture and that it reserves the right to provide financial and non-financial assistance to individuals or corporations which could be seen as my/our direct or indirect competition without further notice to me/us, as it may decide in its unfettered discretion.

- I/We agree and consent to take all responsibility for the payment of all charges relative to the preparation, execution and registration of such documents as my be required by the corporation or its solicitors upon approval which includes, but not limited to:

    a) Legal Fees for preparation of legal documents and security registration;
    b) Application fees, Administration fees, Insurance Fees, etc.

I/We have no other applications pending with Community Futures Cedar Lake Region on my/our behalf, nor on behalf of any affiliated, controlled, or subsidiary company associated with me/us, whether by direct or beneficial share ownership.

THIS IS MY/OUR EXPRESS WRITTEN CONSENT TO A PERSONAL INVESTIGATION PURSUANT TO THE PERSONAL INVESTIGATIONS ACT (MANITOBA).

Signature(s):	Printed Name(s):	Date:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

PLEASE NOTE:

Completing this form does not qualify as approval for any funds, additional information will be requested upon reviewing of this Application Package. A Cedar Lake CFDC staff member will contact you to discuss your business venture further. Thank you for allowing Cedar Lake CFDC to assist you in your business Venture.

Financing applied for in this application form is funded by Prairies Canada. Representatives of that government department conduct regular reviews of Community Futures Cedar Lake Region and therefore will have access to information in the applicant's file, as per the Federal "Personal Information Protection and Electronic Documents Act."