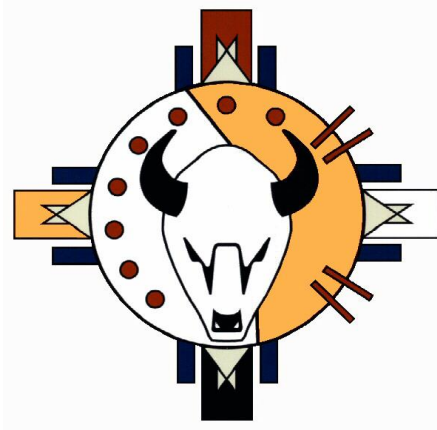


Dakota Ojibway Community Futures Development Corporation



Loan Application

January 2019



Western Economic
Diversification Canada

Diversification de l'économie
de l'Ouest Canada

LOAN INVESTMENT FUNDS

The Dakota Ojibway Community Futures Development Corporation can provide repayable loans to assist individuals in establishing new or expanding businesses within the Dakota Ojibway Region.

General Loan Fund provides loans up to \$150,000 to assist individuals who are seeking opportunities through entrepreneurship.

Entrepreneurs with Disabilities Loan Fund provides loans up to \$150,000 to assist individuals with disabilities overcome barriers to self-employment and entrepreneurship.

ELIGIBILITY CRITERIA

To be eligible for financial assistance applicants must meet the following criteria:

- i. Must provide a copy of status card demonstrating membership in one of the following communities:

Canupawakpa Dakota Nation	Dakota Plains Wahpeton Nation
Waywayseecappo First Nation	Long Plain First Nation
Sioux Valley Dakota Nation	Sandy Bay Ojibway First Nation
Roseau River First Nation	Swan Lake First Nation
Birdtail Sioux First Nation	
- ii. All applicants will be subject to a credit check.
- iii. Must contribute a minimum of 10% cash equity toward the business.
- iv. Business must be operated within the Dakota Ojibway CFDC region.
- v. Business must meet all local regulatory requirements.
- vi. Business can be for profit, not-for-profit, or a social enterprise.
- vii. Business must be economically viable.
- viii. The applicant must demonstrate that best efforts have been made to access other sources of funding or commercial financing prior to receiving financial assistance from the Investment fund.

The time required to process your application will depend on the complexity of your business plan. The Business Service Officer will discuss timelines when you apply.

THE APPLICATION PROCESS

- STEP 1** Request a loan application. Call our office at (204) 988-5373 or toll free at 1-866-988-5373, or download from our web-site: <https://cfmanitoba.ca/dakota-ojibway>
- STEP 2** Meet with General Manager and/or Business Service Officer to review loan application. All loan application requirements must be met before proceeding to next step.
- STEP 3** Loan application will be assessed to determine eligibility requirements. If you are eligible for assistance you will be asked to submit a business plan to determine the viability of your business venture.
- STEP 4** Meet with the Business Service Officer to review Business Plan requirements. Business Plan requirements must be met before proceeding to next step.
- STEP 5** Business Plan will be assessed and a recommendation will be made.
- STEP 6** Applicant will receive written notification of decision which will include information regarding how to access the appeal process.

Forward completed loan application, along with the application fee as follows:

Sole Proprietor - \$25.00 Partnership - \$50.00 Corporation - \$100.00

Dakota Ojibway Community Futures Development Corporation
310 – 200 Alpine Way
Headingley, Manitoba
R4H 0B7

The staff of Dakota Ojibway Community Futures Development Corporation can assist you in completing the loan application. If you have any questions or require assistance, please call (204) 988-5373 or toll free at 1-866-988-5373.

For more information, visit our website at <https://cfmanitoba.ca/dakota-ojibway>
Loan Application # _____ For Office Use Only

ALL SECTIONS APPLICABLE TO THE APPLICANT MUST BE COMPLETED IN FULL BEFORE THIS APPLICATION WILL BE PROCESSED

PERSONAL INFORMATION

Full Legal Name of Applicant:

_____ Date of Birth _____ SIN# _____

Member First Nation: _____ Status # _____

Driver's License # _____ Marital Status: _____ # of Dependents: _____

Current Address: _____

City/Community: _____ Province _____ Postal Code _____

Home Phone: _____ Cell: _____ Fax: _____

Email: _____ Website: _____

Full Legal Name of Spouse: (If Applicable)

_____ Date of Birth _____ SIN # _____

Member First Nation: _____ Status # _____

Education and/or Training: (Please check all that apply)

High-school College University Other Training

If Other Please Describe: _____

Have you applied for financial assistance from another lending agency and been denied?

Yes No

Employment Information:

Current/Most Recent Employer: _____

Address: _____ Phone # _____

Position: _____ Length of Employment: _____

Annual Income: _____

Previous Employer: (If less than 2 years at current) _____

Applicant(s) References: (Please provide three references as follows)

Employment Reference: Name: _____ Phone No. _____

Education Reference: Name: _____ Phone No. _____

Personal Reference: Name: _____ Phone No. _____

BUSINESS INFORMATION

1. Business Structure:

Sole Proprietorship Corporation Partnership Band Corporation

New Business - Proposed Business Start Date: _____

Existing Business - Please attached most recent financial statement.

Acquisition - Business Valuation required.

Business Name: _____

Business Address: _____

Where will the business be located: On-reserve Off-reserve

Business Telephone Number: _____ Fax: _____ Email: _____ Web-site _____

Number of jobs created (including owner) Full-time _____ Part-time _____ Seasonal _____

Number of jobs maintained (including owner) Full-time _____ Part-time _____ Seasonal _____

2. Business Ownership:

Name of Owner	% of Ownership

Please provide a brief description of the business: (Products or Services you will be offering)

Please list the reasons why your business will be successful.

Please provide a brief description of your management experience and/or training.

Banking Information:

Bank Name: _____
 Branch Address: _____
 Phone No: _____

PROJECT COSTS & FINANCING

Project Costs		Source of Financing	
Land	\$ _____	Equity - Cash	\$ _____
Buildings	\$ _____	Equity - Assets	\$ _____
Equipment	\$ _____	Equity - Other	\$ _____
Vehicles	\$ _____	Dakota Ojibway CF	\$ _____
Inventory	\$ _____	First People's Economic	\$ _____
Operating Costs	\$ _____	Government (specify)	\$ _____
Insurance	\$ _____	Government (specify)	\$ _____
Licenses/Fees	\$ _____	Government (specify)	\$ _____
Other (Specify)	\$ _____	Other (specify)	\$ _____
TOTAL PROJECT COSTS \$	=====	TOTAL FINANCING \$	=====

STATEMENT OF PERSONAL NET WORTH

<u>ASSETS</u>		<u>LIABILITIES</u>	
Cash and/or Bank Balance	\$ _____	Bank Loan (s)	\$ _____
Land/Real Estate	\$ _____	Mortgage (s)	\$ _____
Vehicles	\$ _____	Credit Card(s)	\$ _____
Equipment	\$ _____	Loans - Personal	\$ _____
Inventory	\$ _____	Loans - Student	\$ _____
Investments	\$ _____	Accounts Payable	\$ _____
Other (Specify)	\$ _____	Other (specify)	\$ _____
TOTAL ASSETS	\$ =====	TOTAL LIABILITIES	\$ =====

PERSONAL NET WORTH (Assets – Liabilities) = \$
=====

PERSONAL CASH FLOW

MONTHLY INCOME		MONTHLY EXPENSES	
Employment Income	\$ _____	Rent/Mortgage	\$ _____
Spouse’s Income	\$ _____	Loans	\$ _____
Investments	\$ _____	Credit Cards	\$ _____
Pensions	\$ _____	Food	\$ _____
Social Assistance	\$ _____	Insurance	\$ _____
Employment Insurance	\$ _____	Entertainment	\$ _____
Disability Allowance	\$ _____	Travel	\$ _____
Other - Specify	\$ _____	Other	\$ _____
TOTAL INCOME	\$ =====	TOTAL EXPENSES	\$ =====

TOTAL DISPOSABLE INCOME (Income – Expenses) = \$
=====

STATEMENT OF LIABILITY

Please identify all sources of outstanding debt.

Lending Institute	Original Loan	Current Balance	Monthly Payments	Due Date	Purpose of Loan

Credit Information & Disclaimer

As the applicant, we permit Dakota Ojibway Community Futures Development Corporation:

- to make inquiries, credit checks, or searches needed to reach a decision on this application, and
- to share any credit information with any credit-reporting agency or anyone with whom they have financial relations.

Declaration:

As the applicant, we declare:

- that the statements and information in this form are for the purpose of obtaining financial assistance from Dakota Ojibway Community Futures Development Corporation,
- that to the best of our knowledge and belief, they are true and correct,
- that none of the applicants of this proposal is an undischarged bankrupt or has any bankruptcy proceedings against them, and
- that we are not associated with an employee or director of the Dakota Ojibway Community Futures Development Corporation.

Applicant Signature

Print Name

Date

Witness Signature

Print Name

Date

Note: Each co-applicant must complete this form and sign declaration.

Personal Information Consent

In providing you with services, we, Dakota Ojibway Community Futures Development Corporation, will acquire personal information about you.

Your Information

This information may include:

- Your name, address and telephone numbers
- Your income and sources of income
- Your social insurance number and other identifying numbers
- Your business plan and other details about your business
- Your credit rating

Our Commitment

We promise:

- To keep this information confidential and secure.
- To share this information with service providers only if they can keep it confidential and secure.
- Not to share this information with anyone else without your consent, unless we are required by law to do so.
- To use this information only to carry out our obligations to you.
- To keep the information on site for two years after our relationship has ended, to keep it in the archives for a further five years, and then to destroy it.
- To keep this information accurate to the best of our ability.

Your Rights

You have the right:

- To examine your personal information
- To request corrections to your personal information
- To ask questions at any time about anything you do not understand.

Your Consent

I, the participant, consent to the use of my personal information under the conditions stated above.

Signature

Date

Dakota Ojibway Community Futures
Development Corporation

Date