



LOAN APPLICATION PACKAGE

Box 1208, 2-3 Station Road
Thompson, Manitoba
R8N 1P1

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CF North Central Development includes the following communities: Town of Churchill
Cross Lake Community Council Cross Lake First Nation Fox Lake First Nation Gillam
Ilford Community Council Nelson House Community Council Nelson House First Nation
Norway House Community Council Norway House Cree Nation Pikwitonei Community Council
Split Lake Cree Nation Thicket Portage Community Council City of Thompson
Wabowden Community Council War Lake First Nation York Landing First Nation

SECTION 1: PERSONAL INFORMATION

(Complete Section 1 for each borrower/owner)

ALL INFORMATION COLLECTED IS CONSIDERED PRIVATE AND CONFIDENTIAL

Applicant's Full legal Name: _____

Personal Mailing Address:

Personal Contact Information:

Primary Phone #: _____
 Secondary Phone #: _____
 Email: _____
 SIN #: _____
 Annual Income: _____
 Preferred Pronouns: _____
 DEPENDANTS: _____

DATE OF BIRTH: (MM-DD_YYYY) ____/____/____
 DRIVERS LICENSE: _____
 Identifying Gender: Male Female Non-Binary
 MARITAL STATUS: _____

Only complete this portion if you wish to self-declare. This is collected for statistical reporting and accuracy in matching appropriate loan programs with an applicant.

Do you self-declare as Indigenous: Yes No
 METIS INUIT FIRST NATION

TREATY NUMBER: _____ BAND NAME: _____

SELF-DECLARED DISABILITY? Yes No

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

<input type="checkbox"/> DRIVERS LICENSE	<input type="checkbox"/> SOCIAL INSURANCE NUMBER	<input type="checkbox"/> BIRTH CERTIFICATE
<input type="checkbox"/> STATUS CARD	<input type="checkbox"/> MARRIAGE CERTIFICATE	<input type="checkbox"/> PASSPORT

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

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

Education and/or Training: (Please list any training, degrees, or certificates)

School	Years Attended	Location	Area of Study/Course	Grade/Diploma/Certificate/Degree

Spouses Information (If applicable):

Spouse's Name: _____ Date of Birth: (mm/dd/yyyy) _____

Employer Name and Address: _____

Phone #: _____ Occupation: _____ How long: _____

Annual Income: _____ SIN: _____

Previous Employer (if less than 3 yrs) _____ How Long: _____

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 20

Assets (What you own)	Value	Liabilities (What you owe)	Value
Cash (Checking/savings accounts)		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	
Total Assets	\$	Total Liabilities	\$
Net Worth = Total Asset Value minus - Total Liabilities Value			\$

SECTION 2: BUSINESS INFORMATION

Registered Business Name: _____

Business Number: _____

GST Number: _____

PST Number: _____

Business Mailing Address:

Business Contact Information

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, management plan, and companies online file summary**

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: (Would this loan create new jobs)

Number of employees <i>prior to</i> loan?		
Full Time:	Part Time:	Casual:
Number of employees <i>after</i> 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

Are there any environmental factors and regulations that impact the business?

Yes No

Do you or the business owe any taxes for years prior to the current year (i.e. Sales, income, Realty, Municipal business taxes or Provincial Corporation taxes)?

Yes No

If yes please provide the amount owing and who it is owed to:

Do you currently hold a life insurance policy?

Yes No

If you do, please provide confirmation with your loan application.

If you don't, are you prepared to purchase life insurance if the loan is approved?

Yes No

Do you currently have Business Insurance in place?

Yes No

Amount \$: _____

Company: _____

SECTION 3: LOAN DETAILS

Please provide details regarding the purpose of your loan request.

Total amount being requested from CFNCD	\$	
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How will the loan funds be used?			
Description	Purchase Price	Serial Number	Is Appraisal Attached?
Land/Building(s)/Vehicles/Equipment/ Etc.	Dollar Amount	If Applicable	Yes/No
1.			
2.			
3.			
4.			
5.			
6.			
TOTAL	-		

What sources of funding will be used for this project?	
Source	Amount
Client Investment (minimum 10% equity)	
North Central Community Futures Development Corporation	
Other:	
Other:	
Other:	
Total	-

What assets will you use to secure financing from North Central Community Futures Development Corporation on this business venture?				
Asset Description	Serial Number	Value of Asset	Amount owing on Asset	Financial Institution
TOTAL		-	-	

SECTION 4: AUTHORIZATION & DECLARATION

I/We, the applicant(s) am/are not an "interested person on the North Central Community Futures Development Corporation (NCCFDC), 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 or 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 North Central Community Futures Development Corporation.
2. **Privacy – Statement of Purpose**

I/We understand and acknowledge that North Central Community Futures Development Corporation 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 North Central Community Futures Development Corporation and to process the loan application;
- To assess and update my/our creditworthiness on an on-going basis;
- To establish, maintain and manage North Central Community Futures Development Corporation'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 North Central Community Futures Development Corporation;
- To Provide me/us with information about products, programs, services, training resources and upcoming events that North Central Community Futures Development Corporation believes may interest me/us;
- To administer North Central Community Futures Development Corporation's services, to assess the quality and quantity of North Central Community Futures Development Corporation's services, to prepare and maintain adequate accounting and tax records, and to have information in such form North Central Community Futures Development Corporation may reasonably require for our business needs;
- To meet legal, regulatory and governmental requirements, (including the requirements of Western Economic Diversification of Canada ("WEDC") as the funding source for North Central Community Futures Development Corporation) to detect and prevent fraud and to protect the interest of me/us, North Central Community Futures Development Corporation and WEDC; 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 North Central Community Futures Development Corporation for the purposes outlined above and on the basis outlined in North Central Community Futures Development Corporation's Privacy Code. In providing my/our consent, I/we understand that **North Central Community Futures Development Corporation** 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 North Central Community Futures Development Corporation'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 North Central Community Futures Development Corporation. I/We further understand that **North Central Community Futures Development Corporation** 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 North Central Community Futures Development Corporation may disclose my/our personal information to credit reporting agencies, to WEDC, and to others with whom I/we have contacted or made applications for financial assistance or have financial relations. I/We consent to North Central Community Futures Development Corporation 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 North Central Community Futures Development Corporation, for such time as North Central Community Futures Development Corporation determines is reasonably necessary. I/We acknowledge that I/we may obtain a copy of North Central Community Futures Development Corporation Privacy Code, Which Sets out further information regarding the collection, use, retention and disclosure of my/our personal information by contacting North Central Community Futures Development Corporation. In the event that I/we obtain a loan from North Central Community Futures Development Corporation, I/we consent to media publicity to profile me/us, my/our business and the loan provided by North Central Community Futures Development Corporation, through funding by WEDC. This consent

shall be valid for so long as my application and, if approved, my/our loan from North Central Community Futures Development Corporation is outstanding.

- 3. I/We understand that North Central Community Futures Development Corporation 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.
- 4. 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 may be required by the corporation or its solicitors upon approval which includes, but not limited to:
 - 1. Legal Fees for preparation of legal documents and security registration;
 - 2. Application fees, Administration fees, Insurance Fees, etc.
- 5. I/We have no other applications pending with North Central Community Futures Development Corporation 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 North Central Community Futures Development Corporation staff member will contact you to discuss your business venture further. Thank you for allowing North Central Community Futures Development Corporation to assist you in your business Venture.

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