



Loan Application

Please complete all sections in full.

SECTION A: PERSONAL INFORMATION

1. Client Information

First and Middle Name: Date of Birth: Month Day Year

Last Name: Social Insurance Number:

Marital Status: Dependents:

Current Address:

City/Community: Province: Postal Code:

Home Phone: Cell: Fax:

Email:

2. Employment Information:

Employer Name and Address:

Phone: Occupation:

How Long: Yearly Income:

Previous Employer (if less than 3 years): How Long:

3. Education and/or Training:

Please list any training, degrees, or certificates.

Name of School	Year Attended	Location	Area of Study / Course	Grade / Diploma / Certificate / Degree	Completed	
					Yes	No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Spouse's Information (if applicable):

Spouse's Name: Date of Birth:
Month Day Year

Employer Name and Address: Phone #:

Occupation: How Long: Yearly Income:

Previous Employer (if less than 3 years): How Long:

SECTION B: BUSINESS INFORMATION

1. Business Structure: Sole Corporation Partnership

New – Proposed Business Start Date:
Month Day Year

Existing – Are previous financial statements available and attached?

Business Name:

Business Mailing Address:

Location of Business (if different from above):

Phone: Fax: Email:

Number of jobs being created (including owner): Full-Time: Part-Time:

Number of jobs being maintained (including owner): Full-Time: Part-Time:

2. Business Ownership:

Name of Owner	% of Ownership
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Please describe your business.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Please provide details regarding the purpose of your loan request.

SECTION C: FINANCIAL INFORMATION

1. Loan Request Breakdown:

Land	\$
Buildings	\$
Equipment	\$
Vehicles	\$
Inventory	\$
Operating	\$
Licenses/Fees	\$
Other Borrowing Costs	\$
Other (specify) <input style="width: 100px;" type="text"/>	\$

2. Sources of Funding:

Cash	\$
Assets	\$
Other	\$
CFWR	\$
Government (specify) <input style="width: 100px;" type="text"/>	\$
Government (specify) <input style="width: 100px;" type="text"/>	\$
Government (specify) <input style="width: 100px;" type="text"/>	\$
Other (specify) <input style="width: 100px;" type="text"/>	\$

Total \$

Total Financing \$

3. Summary of Net Worth:

Cash and/or Bank Balance	\$
Real Estate	\$
Vehicles	\$
Equipment	\$
Inventory	\$
Other (specify) <input style="width: 100px;" type="text"/>	\$
Other (specify) <input style="width: 100px;" type="text"/>	\$

4. Summary of Liabilities

Charge Accounts (Credit Cards)	\$
Mortgages	\$
Loans – Vehicle	\$
Loans – Equipment	\$
Loans – Personal	\$
Accounts Payable	\$
Other (specify) <input style="width: 100px;" type="text"/>	\$

Total Assets (A) \$

Total Liabilities (B) \$

5. Net Worth: A – B = \$

6. Bank Information:

Bank Name: Contact Name:

Branch Address:

Existing limit on Operating Line of Credit (if applicable): \$ Phone: Fax:

7. Details of Loans & Lines of Credit:

Holder of Debt Name of Institution/Individual	Purpose of Loan	Monthly Payment

8. Have you attempted to obtain business financing from any other sources?

Yes No

If no, please explain why financing was not sought from a bank or other source.

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SECTION D: CREDIT INFORMATION & DISCLAIMER

As the applicant, I/we permit Community Futures Winnipeg River (CFWR):

- to make any 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, I/we declare:

- that the statements and information in this form are for the purpose of obtaining financial assistance from CFWR,
- that to the best of my/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,
- that I/we are not a spouse or child of an employee or director of CFWR,
- that if I/we am/are otherwise related to an employee or director of CFWR, I/we will report the relationship to the loans officer upon submission of this application.

Witness Signature	Applicant Signature	Date
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Witness Signature	Applicant Signature	Date
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Providing the information in this box is voluntary. It is used for statistical and program planning purposes. Do you consider yourself to be:

- Indigenous
- Person with a disability
- Woman

I/We have:

- Completed all sections of this application form **IN FULL**,
- Attached a copy of driver's license,
- Attached a detailed Business Plan, including Cash Flow, Income/Expense and Balance Sheet Projections.

As an existing business:

- Attached previous financial statements for the past 3 years

Please sign and return this form and ALL accompanying documentation to CFWR.

Community Futures Lending Criteria

The Investment Review Committee for each Community Futures office will consider applications for financial assistance based on the following guidelines:

The applicant:

- must be a Canadian citizen of legal age,
- must have completed a business plan to prove the viability of the business,
- must invest 10% of the total funds required or 5% if the client is youth (18 - 34 years of age) and the loan is no more than \$25,000,
- must pledge sufficient security to cover the debt, and
- may have to take part in entrepreneurial training, if lacking in business experience.

The business must:

- operate within the Community Futures office boundaries, and
- predominantly create or maintain jobs within the region.

The loan will:

- be a maximum of \$150,000 per client and \$25,000 for youth clients,
- be fixed at the Bank of Canada prime lending rate plus 3%, over a period normally of 5 years or less,
- not be granted for refinancing or agricultural purposes, and no more than 25% of loan proceeds can be used for operating funds.