



# 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"/>

List the reasons why your business will be successful.


If this is an existing business, please provide a brief history.


**SECTION C: FINANCIAL INFORMATION**

**1. Project Costs & Financing:**

Land	\$	
Buildings	\$	
Equipment	\$	
Vehicles	\$	
Inventory	\$	
Operating	\$	
Licenses/Fees	\$	
Other Borrowing Costs	\$	
Other (specify)	\$	

**2. Sources of Funding:**

Cash	\$	
Assets	\$	
Other	\$	
CFWR	\$	
Government (specify)	\$	
Government (specify)	\$	
Government (specify)	\$	
Other (specify)	\$	

**Total Project Costs** \$

**Total Financing** \$

**3. Summary of Net Worth:**

Cash and/or Bank Balance	\$	
Real Estate	\$	
Vehicles	\$	
Equipment	\$	
Inventory	\$	
Other (specify)	\$	
Other (specify)	\$	

**4. Summary of Liabilities**

Charge Accounts (Credit Cards)	\$	
Mortgages	\$	
Loans – Vehicle	\$	
Loans – Equipment	\$	
Loans – Personal	\$	
Accounts Payable	\$	
Other (specify)	\$	

**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

Please explain.

\_\_\_\_\_  
\_\_\_\_\_

**SECTION D: CREDIT INFORMATION & DISCLAIMER**

As the applicant, we permit Community Futures Winnipeg River:

- 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, we declare:

- that the statements and information in this form are for the purpose of obtaining financial assistance from Community Futures Winnipeg River,
- 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,
- that we are not associated with an employee or director of Community Futures Winnipeg River.

\_\_\_\_\_  
Witness Signature Applicant Signature Date

\_\_\_\_\_  
Witness Signature Applicant Signature Date

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

- Aboriginal  
 Person with a disability

We have:

- Completed all sections of this application form IN FULL,  
 Attached a list of two references with name, address and telephone number,  
 Attached our detailed Business Plan, including Cash Flow, Income/Expense and Balance Sheet Projections.

As an existing business:

- Attached previous financial statements

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

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## 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 - 29 years of age) and the loan is no more than \$25,000,
- must pledge sufficient security to cover at least 75% of 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.