Be Safe & Be Healthy!

CF Regional Relief & Recovery Program http://www.cfnwa.ab.ca/rrrf.php



Growing communities one idea at a time.

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www.cfnwa.ab.ca

		LOAN APPLICATION
		March 2021
BUSINESS NAME:	DATE:	PHONE:
DWNER'S NAME:	ADDRESS:	

THE COMMUNITY FUTURES LENDING PROGRAM

Finances businesses and levers other funds to create employment and diversify our regional economy.

Community Futures organizations provide small businesses with access to capital that might not otherwise be available from other financial institutions.

Community Futures lending practices are directed by the Community Futures Program through Western Economic Diversification Canada, at reasonable terms and conditions for business ventures that:

- Can demonstrate viability.
- Will generate and/or maintain local employment in communities within the CF region.
- Will have a positive benefit to the community at large.

Loan applicants must be legally entitled to work in Canada and be residents of the Community Futures region.

The Community Futures office may provide business advisory and technical services to small businesses and potential entrepreneurs in the CF region. These services can include (but are not limited to):

- · Access to business loans.
 - * Commercial loans normally up to \$150,000
 - * Disabled entrepreneur loans up to \$150,000
- Business Services including:
 - * Business plan review and analysis
 - * Review of Cash flow and Financial Projections.
 - * Assistance with Marketing plans and market research.
 - * General business counseling.
 - * Access to community profile and industry information and statistics.
 - * Licensing and regulatory information
 - * Referral information
- Entrepreneurial training programs.
- Business venture assessment and marketing analysis.

CONTACT US

If you have any questions or need help filling out the following Loan Application, please contact our Staff for assistance. We can be reached at the following phone numbers and email address.

Office Phone: 780.926.4233

Fax Number: 780.926.2162

Email: info@cfnwa.ab.ca

Or: businessoffice@cfnwa.ab.ca

You can also find information and answers to frequently asked questions on our website: www.cfnwa.ab.ca

Amount requested from CF: Other outstanding CF loan(s) total:	BUSINESS INFORMATIO	N				
Type of Business (check all that apply): Home Based	List the name(s) and percentage of	fall principle owner(s) of th	e business:			
Type of Business (check all that apply): Home Based Start Up Existing Full Time Part Time Proprietorship Incorporation Partnership Non Profit Co-op Retail Service Oil & Gas Manufacturing Forestry Agriculture Tourism Construction Business has been operating since (if applicable): Business fiscal year end is/will be: BUSINESS CONTACT INFORMATION Business Name (Legal Name): Business #: WCB #: Incorporation #: Physical Address: City/Town: Postal Code: Mailing Address (if different than above): City/Town: Postal Code: Phone: Fax: Alternate Contact #: Email Address: Website: This Business will create / maintain (circle one) how many: Full Time Employees LOAN INFORMATION Amount requested from CF: Other outstanding CF loan(s) total: Source of Funds Project Funds Used For Amount % of Project Applicant(s) CASH contribution City Sources - 2 (please specify) Coher Sources - 2 (please spec	FIRST NAME	LAST NAME		% OF SHARES	PHONE	
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Type of Business (check all that apply): Home Based						
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Home Based		-				
□ Proprietorship □ Incorporation □ Partnership □ Non Profit □ Co-op □ Retail □ Service □ Oil & Gas □ Manufacturing □ Forestry □ Agriculture □ Tourism □ Construction Business has been operating since (if applicable): □ Business fiscal year end is/will be: □ BUSINESS CONTACT INFORMATION Business Name (Legal Name): □ Incorporation #: □ Postal Code: □ Incorporation #: □ Incorporation #: □ Postal Code: □ Incorporation #: □ I	Type of Business (check all that ap	oply):				
□ Retail □ Service □ Oil & Gas □ Manufacturing □ Forestry □ Agriculture □ Tourism □ Construction Business has been operating since (if applicable): □ Business fiscal year end is/will be: □ BUSINESS CONTACT INFORMATION Business Name (Legal Name): □	☐ Home Based ☐	Start Up	Existing	☐ Full Time		Part Time
Business has been operating since (if applicable):	□ Proprietorship □	Incorporation	Partnership	☐ Non Profit		Со-ор
Business has been operating since (if applicable):	□ Retail □	Service	Oil & Gas	☐ Manufacturi	ng	
BUSINESS CONTACT INFORMATION Business Name (Legal Name): WCB #: Incorporation #: Physical Address: City/Town: Postal Code: Mailing Address (if different than above): City/Town: Postal Code: Phone: Fax: Alternate Contact #: Email Address: Website: Part Time Employees Part Time Employees LOAN INFORMATION Amount requested from CF: Other outstanding CF loan(s) total: Source of Funds	□ Forestry □	Agriculture \square	Tourism	☐ Construction	า	
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Business #:	BUSINESS CONTACT IN	FORMATION				
Business #:	Business Name (Legal Name):					
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Website: This Business will create / maintain (circle one) how many: Full Time Employees Part Time	Fmail Address:					
This Business will create / maintain (circle one) how many: Full Time Employees Part Time Employees LOAN INFORMATION Amount requested from CF: Other outstanding CF loan(s) total: Source of Funds Project Funds Used For Amount % of Project Applicant(s) CASH contribution Other Sources - 1 (please specify) Other Sources - 2 (please specify)						
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Source of Funds Project Funds Used For Amount % of Project Applicant(s) CASH contribution Other Sources - 1 (please specify) Other Sources - 2 (please specify)	LOAN INFORMATION					
Applicant(s) CASH contribution Other Sources - 1 (please specify) Other Sources - 2 (please specify)	Amount requested from CF:		_ Other outstandir	ng CF loan(s) total:		
Other Sources - 1 (please specify) Other Sources - 2 (please specify)	Source of Funds	Project Funds Used Fo	or	Aı	mount	% of Project
Other Sources - 2 (please specify)	Applicant(s) CASH contribution					
Other Sources - 2 (please specify)	Other Sources - 1 (please specify	·)				
Project Total	" '					

Growing communities one idea at a time.

PERSONAL INFORMATION OF APPLICANT (Complete this section for each applicant & spouse as applicable) Last Name:_____ First Name: _____ Middle Name: _____ City/Town: Postal Code: Home Phone:______ Business Phone: _____ Cell: _____ Email Address: SIN: ______ Driver's License No: _____ Birthday (mm/dd/yyyy): _____ Phone: Do you rent or own your own home? ☐ Rent ☐ Own How long at the above address? Are you (check all that apply): □ Disabled □ Canadian Citizen ☐ Immigrant/Permanent Resident ☐ On a Disability Subsidy ☐ Aboriginal ☐ On Employment Insurance Current Marital Status (check one): ☐ Single ☐ Common Law □ Divorced ☐ Dependents (describe): _____ ☐ Married □ Separated Do you have: Life Insurance? ☐ Yes ☐ No Name: Amount (if yes): ☐ Yes ☐ No Name: Phone: Lawyer? Phone: ☐ Yes ☐ No Name: Accountant? You were referred to Community Futures by (check all that apply): ☐ Another Lender ☐ Accountant or Lawyer □ Other: □ Advertising ☐ Word of Mouth SPOUSE/COMMON LAW INFORMATION First Name: _____ Middle Name: _____ Birthday (mm/dd/yyyy): _____ SIN: ____ Driver's License No: Current/Most Recent Employer:_____ Position: ______ Salary: _____ Length of time employed:

Relationship	Daytima Dhana
	Daytime Phone
	Daytime Phone
Rolling	Day willo T Hono
	 -
ATION HISTORY (Complete this section	for each applicant 0 angues as applicable)
ATTOM THO TOTAL (Complete this section	Tion each applicant & spouse as applicable)
	Phone
	Phone:
Salary/Wage:	Length of time employed:
nployer, please add below:	
_	Phone:
Salary/Wage:	Length of time employed: _
	☐ Post-Secondary & Degree
□ Post-Secondary & Diploma	☐ Other (describe below):
	·
	ES (Complete this section for each applicant wo business references not related or involved Relationship ATION HISTORY (Complete this section Salary/Wage: Salary/Wage: Salary/Wage: Salary/Wage: Salary/Wage: Salary/Wage: Salary/Wage:

STATEMENT OF INCOME & EXPENDITURES (Complete this section for each applicant & spouse as applicable)

MONTHLY INCOME		MONTHLY EXPENSES	
Your monthly household income	\$	Mortgage/Rent Pymt (incl. insurance & property taxes)	\$
(after taxes) from employment	Ф	Grocery Expenses	\$
Other income sources to the household including:		Utilities (phone, heat, satellite, etc)	\$
Rental Income □	\$	Transportation (gas, insurance, etc)	\$
Child Support □	\$	Insurance (life, disability, critical illness, etc)	\$
Alimony □	\$	Education & Child Care Expenses	\$
Other (specify):	\$	Entertainment / Hobbies	\$
		Debt Pymt (bank loans, credit cards, family loans, ect)	\$
		Other	\$
Total Monthly Income from ALL sources:	\$	Total Monthly Expenses	\$
ES	TIMATED SA	VINGS / MONTH (Total Income less Total Expenses)	\$

STATEMENT	OF NET V	VORTH—ASSETS (Comple	ete this section for each sharehol	der, spouse & cor	poration)
CASH ASSETS	BANK		BRANCH		AMOUNT
Cash					
Cash					
Cash					
RRSP					
Stocks / Bonds					
REAL ESTATE	PUR. YR	LOT/BLOCK/PLAN	OWNERS ON TITLE	PRICE PAID	PRES. VALUE
VEHICLES	YEAR	MAKE / MODEL / SERIAL#	OWNERS ON TITLE	PRICE PAID	PRES. VALUE
OTHER ASSETS	YEAR	MAKE / MODEL / SERIAL#	OWNERS ON TITLE	PRICE PAID	PRES. VALUE
Machinery					
Equipment					
TOTAL VALUE OF ASSETS					

STATEMENT	OF NET W	ORTH—LIABI	LITIES (Comp	lete this section for each sha	areholder, spous	e & corporation)
BANK LOANS	BANK	BRANCH	MONTHLY PYMT	COLLATERAL HELD BY BANK	INTEREST RATE	BALANCE OWING
Line / Credit						
Overdraft						
MORTGAGES	BANK	BRANCH	MONTHLY PYMT	COLLATERAL HELD BY BANK	INTEREST RATE	BALANCE OWING
FINANCE CMPY	BANK	BRANCH	MONTHLY PYMT	COLLATERAL HELD BY BANK	INTEREST RATE	BALANCE OWING
STORE/CC/OTHER	BANK	BRANCH	MONTHLY PYMT	COLLATERAL HELD BY BANK	INTEREST RATE	BALANCE OWING
Personal Guarantee						
TOTAL VALUE OF LIABILITIES						

Types of Financing Available:

□ Term loans	of u	p to S	\$150,000	per	venture to	viable	business	ventures
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☐☐ Term loans up to \$150,000 per venture to assist disabled entrepreneurs

Rate of Interest — up to 10%* (as of June 2016)

*Please Note: Interest rate is subject to change.

Loan Term — 6 months to 5 years

The gathering and disclosing of all information shall be governed by the provisions of the Freedom of Information and Protection of Privacy Act.

I hereby authorize Banks, Credit Agencies, and all Credit Bureaus to disclose all information concerning our affairs to Community Futures Northwest Alberta and CFNWA is likewise authorized to divulge information concerning our private affairs in response to normal credit inquiries from trade and other creditors for the purposes of a Loan Application.

All the information provided to Community Futures Northwest Alberta in this Client Information Form is true and current.

Analysis Fee

This fee applies to all funding applicants, and should accompany a business plan. It must be presented in a cashable form such as a money order, or certified cheque. It is applied to some of the preliminary costs in reviewing a loan application such as credit bureau inquires and PPSA searches, and any other additional searches that may be required.

The analysis fee is calculated as follows:

LOAN AMOUNT	FEE
\$1,000 to \$20,000	\$100
\$20,001 to \$150,000	0.5% of loan amount

RECOGNITION OF DISBURSEMENT COSTS

If your loan application is approved, there are a number of credit searches that must be conducted prior to the disbursement of a loan. Although a loan may be approved it will only be disbursed if the results of all the required searches are deemed acceptable to CFNWA staff and if all pre-disbursement conditions are met.

Disbursement Fees: a fee is applied to all disbursements and will be incurred following application approval. The amount of the fee is dependent upon the complexity of the application including the following Searches and Registrations

There are also additional administration fees of \$100 per guarantee for additional clients, spouse and businesses. Other fees will be determined in advance of approved disbursements depending upon CFNWA's needs. A service charge of \$350 will be applied to the Borrowers loan if it incorporates. An additional service charge of \$150 will be applied if amendments are required needs to be amended. These fees will be added to the loan balance prior to loan disbursement and can be paid up front or over the term of the loan. Payments will be applied firstly to charges, next to interest, and lastly to principal.

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	Have any of the applicants ever I	had an asset repossessed?	□ Yes	□ No
	• • •		□ Yes	□ No
	Are any of the applicant's party to	o any claims or lawsuits?	□ Yes	□ No
		ave any of the applicants ever declared for inkruptcy? (If yes, please list date e any of the applicant's party to any claims or lawsuits? e you or any closely related individual or company involved in ANY legal gation either personally or through your business? or any of the applicants owe any taxes prior to the current year? e you related to any Director or Employee of this Community Futures fice? attements made herein are for the express purpose of obtaining financing from Community he best of my / our knowledge and belief true and correct. oplicant understands that additional information, if required in support of this application ed to Community Futures before consideration can be given to this application. oplicant agrees to reimburse Community Futures any legal costs incurred in the registrationents for loan security. Should the applicant withdraw his request for funds after legal deen registered and cost incurred, the applicant shall be responsible for these costs. ant has read and understood the Analysis and Disbursement cost as outlined in ation. annt(s) has made best efforts to access funds from other sources without success funds in a summand of the provisions of the Freedom of Info on of Privacy Act. I hereby authorize Banks, Credit Agencies, and all Credit Bureaus to disclostion concerning our affairs to Community Futures Northwest Alberta and CFNWA is likewise information concerning our affairs to Community Futures Northwest Alberta and CFNWA is likewise information concerning our affairs to community Futures Northwest Alberta and CFNWA is likewise information concerning our affairs to community Futures Northwest Alberta and CFNWA is likewise information concerning our private affairs in response to normal credit inquiries from trade is for the purposes of a Loan Application. ———————————————————————————————————	□ Yes	□ No
	Do any of the applicants owe any	y taxes prior to the current year?	□ Yes	□ No
	Are you related to any Director o Office?	r Employee of this Community Futures	□ Yes	□ No
			om Community Fut	ures and
				st be
do	cuments for loan security. Should	the applicant withdraw his request for funds	s after legal docume	ents
ıġ	olicant has read and understood dication. ials:	d the Analysis and Disbursement cost a	s outlined in this	
	plicant(s) has made best efforts ials:	to access funds from other sources wit	hout success.	
Pro nfo liv re	tection of Privacy Act. I hereby author rmation concerning our affairs to Co lige information concerning our priv	orize Banks, Credit Agencies, and all Credit Bure ommunity Futures Northwest Alberta and CFN rate affairs in response to normal credit inquir	eaus to disclose all WA is likewise autho	orized to
nc				
C	ne foregoing information is subr	nitted for the purpose of establishing or	maintaining credi	it with
tł	•	• •	otaining business fir	nancing
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Applicant's Name (Please Print)

Date

Applicant's Signature