

## Raymond BIL Application for Credit

Company Name	Loan Amount Maximum Amount \$10,000
Contact Name	Application Fee \$125.00 Closing Costs (when approved) \$250.00
Company Address  Home Address of Principal(s)	<input type="checkbox"/> Incorporated <input type="checkbox"/> Co-operative <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship
Company Telephone  Personal Telephone Principal(s)	Fax
Email	Social Insurance Number
Business Number	Fiscal Year End
Describe type of business, products, services, markets	
Length of Time at Location? Do You Have a Lease? If no, describe rental agreement?	Length of Lease? Landlord?
Describe Project	

Please list the details of the project					<input type="checkbox"/> Copy of Building Permit
Project Description	Estimated Material Cost	Estimated Labour Costs	Estimated Completion date	Other Comments	
<b>Total Material Cost</b>					
		<b>Total Labour Cost</b>			
		<b>Total Project Cost</b>			
<b>Quotations Valid Until</b>					

### Authorization

I hereby authorize Banks, Credit Agencies, and all Credit Bureaus to disclose all information concerning my/our affairs to Community Futures Lethbridge Region (CFLR) and CFLR is likewise authorized to divulge information concerning our private affairs in response to normal credit inquiries from trade and other creditors. Community Futures Lethbridge Region may make a brief announcement of any loan which it may subsequently authorize.

Date \_\_\_\_\_, 20 \_\_\_\_

Community Futures Lethbridge Region

\_\_\_\_\_  
Signature (Business Owner)

\_\_\_\_\_  
Signature (Community Futures Lethbridge Region)

Required Documents	Required Security Documents
<input type="checkbox"/> Application for Credit <input type="checkbox"/> Personal Statement of Affairs <input type="checkbox"/> Copy of Business License <input type="checkbox"/> Copy of Driver's License <input type="checkbox"/> Copy of Birth Certificate	<ul style="list-style-type: none"> <li>• Loan Terms</li> <li>• Promissory Note</li> <li>• CRA RC59 Business Consent</li> <li>• PAD (plus void cheque)</li> <li>• Personal Guarantee</li> <li>• General Security Agreement</li> <li style="padding-left: 20px;"><b>Corporate Loans – information as above plus:</b></li> <li>• Personal Guarantee</li> <li>• Borrowing Resolution of Directors</li> </ul>



### Eligible Improvements

- Signage in the front of business locations
- Repair or replacement of storefront windows and doors
- Exterior lighting of the building and signage
- Removal and disposal of broken signage and fixtures
- Installation and design of awnings and signs
- New storefront window openings and new doorways
- Interior window display areas and lighting
- Removal of exterior materials that cover architectural details
- New architectural details such as entryway features and cornices
- Signs that are uniquely designed to integrate into building architecture
- Creation of new retail bays in an existing building
- Addition of patio areas and permanent landscaping elements
- Removal of barriers to access for people with disabilities and mobility challenges
- Interior painting
- Interior flooring (carpet, laminate, tile, hardwood)
- Shelving (removable)
- Interior counters and display cases
- Interior light fixtures

<b>Community Futures Lethbridge Region Fee For Service Schedule Business Improvement Loan</b>	
<b>Effective January 25, 2017</b>	
<b>Initial Interview</b>	<b>Free</b>
<b>Business Counselling</b>	<b>Two Hours No Charge / Thereafter \$100 per hour</b>
<b>Community Futures Lethbridge Region levy's fees for service. These fees are based upon the knowledge that where there is a fee levied, the user or purchaser of the service is more readily willing to accept the service and apply the technical advice given. You may be required to pay an administration and processing fee for providing you with services of an administrative or clerical nature</b>	
<b>Loan Administration</b>	
<b>Initial Interview</b>	<b>Free</b>
<b>Loan Application Fees</b> <b>*Application Fees Are Non-Refundable</b>	<b>Business Improvement Loan - \$125</b>
<b>Closing Cost</b>	
<b>Business Improvement Loans</b>	<b>Documents to be prepared by Community Futures Lethbridge Region staff at a cost of \$250 per loan.</b>
<b>Loan Fees</b>	
<b>Change In Security</b>	<b>\$100 plus any applicable legal fees</b>
<b>Annual Review</b>	<b>\$100/hour plus the cost of searches</b>
<b>NSF Fees</b>	<b>\$50 per occurrence</b>
<b>Business Improvement Loans</b>	<b>5% per annum (INTEREST FREE TO LOAN CLIENT)</b>
<b>*Fees are subject to change yearly as approved by CFLR Board of Directors.</b>	

For more information on Community Futures Lethbridge Region please visit our website:  
[www.lethbridgeregion.albertacf.com](http://www.lethbridgeregion.albertacf.com)

