



**CREDIT APPLICATION (BUSINESS IMPROVEMENT LOAN)**

NAME: _____	INCORPORATED: _____	CONTACT: _____
ADDRESS: _____	PROPRIETORSHIP: _____	POSITION: _____
_____	PARTNERSHIP: _____	PHONE – BUS: _____
_____		PHONE – RES: _____

**DESCRIBE TYPE OF BUSINESS, PRODUCTS, SERVICES, MARKETS**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

<b>HISTORY OF BUSINESS:</b>	<b>Application Fees: (non-refundable)</b>
BUSINESS # _____	1% of Loan Application <input type="checkbox"/>
	(minimum of \$125.00)

**OWNERSHIP**  
 Full Name: \_\_\_\_\_ Age: \_\_\_\_\_ Position: \_\_\_\_\_ No. of Shares or % Interest: \_\_\_\_\_

**DESCRIBE PROJECT TO BE FINANCED:**

\_\_\_\_\_

\_\_\_\_\_

LOCATION OF BUSINESS: \_\_\_\_\_

EXPECTED JOBS TO BE CREATED: \_\_\_\_\_ F.T. \_\_\_\_\_ P.T. \_\_\_\_\_ Seasonal

<p><b>ESTIMATED PROJECT COSTS</b></p> <p>Painting..... \$ _____</p> <p>Flooring..... \$ _____</p> <p>Shelving..... \$ _____</p> <p>Light Fixtures..... \$ _____</p> <p>Signage..... \$ _____</p> <p>Other..... \$ _____</p> <p align="right"><b>TOTAL \$</b> _____</p>	<p><b>EXPECTED FINANCING</b></p> <p>CFLR Loan..... \$ _____</p> <p>HOC Interest ..... \$ _____</p> <p>Client Contribution..... \$ _____</p> <p>..... \$ _____</p> <p>..... \$ _____</p> <p>..... \$ _____</p> <p align="right"><b>TOTAL \$</b> _____</p>
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I HEREBY AUTHORIZE OUR BANK TO DISCLOSE ALL INFORMATION CONCERNING OUR AFFAIRS TO THE COMMUNITY FUTURES LETHBRIDGE REGION LIKEWISE AUTHORIZED TO DIVULGE INFORMATION CONCERNING OUR 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.

**SIGNATURE ( Business Owner)** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE (Sarah Amies, BRZ Community Director)** \_\_\_\_\_

## BIL - LOAN APPLICATION CHECKLIST

Community Futures Lethbridge Region will/may require some of the following information or documents in order to process your loan application and reach an informed decision.

### New Businesses:

- A personal resume of company principles
- Personal Statement of Affairs** of principles and if applicable, from Guarantor(s)
- Loan Application Form**
- Financial Projection**
- Copy of company incorporation / registration
- Project Description**
- Estimates (if applicable)
  - renovations
  - equipment
  - building/construction
- Other \_\_\_\_\_

### If an Existing Business:

- Financial Statements / Tax Return for the last year**
- Personal Statement of Affairs** of principles and if applicable, from Guarantor(s)
- Loan Application Form**
- Loan Application Fee (non-refundable)
- Project Description**
- Estimates (if applicable)
- Aged list of Accounts Receivable and Accounts Payable
- Copy of Lease Agreement (if applicable)
- GST Number
- Other \_\_\_\_\_

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### In order to process an **APPROVED** application, the following may be required:

- Verification of Personal Investment
- If the loan is to an individual or partnership, copies of your birth certificate(s) are required.  
(Citizenship Document or Passport)
- Lease Agreement (if applicable)
- Copy of Trade Certificate (if applicable)
- Copy of Company Incorporation / Registration
- Provincial / Municipal License
- A comprehensive list of all equipment owned & to be purchased, including serial #'s
- Assets used as security require proof of ownerships (i.e., copies of registrations or bills of sale)
- Other \_\_\_\_\_

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Community Futures Lethbridge Region – MAY 2021

## PERSONAL STATEMENT OF AFFAIRS

Full Name:		Home Phone: _____ Work Phone: _____		
S.I.N.		Fax Phone: _____ Cell Phone: _____		
Birth Date: Day                  Month                  Year		E-mail: _____		
<input type="checkbox"/> Single <input type="checkbox"/> Common-Law <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated				Dependents:
Present Address:		City	Province	Postal Code
				How Long?
Previous Addresses in the past 5 years (use reverse if necessary):				
Present Employer:	Position:	Work#:	Mo. Income:	How Long?
Previous Employer (s) in the past 5 years:				
Spouse's Name:	Birth Date: Day                  Month                  Year			
S.I.N.				
Spouse's Employer:	Occupation:	Work#:	Mo. Income:	How Long?
Spouse's Previous Employer				
Source of other Income:				
Relative: Name	Address:		Relationship:	Phone #:
Relative: Name	Address:		Relationship:	Phone#:
Landlord:	Phone#:		Rent Payment:	
Bank:	Phone#:		Contact Person:	
Accountant:	Phone#:		Contact Person:	
Insurance:	Phone#:		Contact Person:	

What You Own (List and Describe All Assets)		What You Owe		
DESCRIPTION	CASH	COMPANY	O/S	PAYMENT
Cash on Hand/Deposit:	\$	Credit Cards:	\$	\$
Bank or Trust:				
Name:				
Name:				
RRSP's Where?				
Stocks, Bonds, Etc.:				
Vehicles (Describe with Year and Model)		Bank Loans		
1)		1.		
2)		2.		
3)		3.		
4)		4.		
5)		5.		
Other Assets		Other Liabilities (Parents, Co-signer, Legal Claims, etc.):		
Real Estate: 1.		Mortgage(s):		
2.				
		Monthly Rent Payable:		
Household (insured value):		Taxes Owing (please specify):		
Life Insurance (value):		Revenue Canada		
		Other (please describe):		
<b>Total Assets:</b>	\$	<b>Total Liabilities (add 0 /S column):</b>	\$	
<b>NET WORTH = \$ _____ (NET WORTH = Total Assets - Total Liabilities)</b>				
I hereby certify that the information provided is correct and permission is hereby granted for Community Futures Lethbridge Region to conduct a credit investigation.				
Signature _____		Date _____		
Signature _____		Date _____		

**Personal Statement of Affairs Page 2 of 2**

*Additional information that you feel may be applicable (include contingent liabilities), please add to the back of this form*

## COMMUNITY FUTURES LETHBRIDGE REGION LOAN AND GRANT PROPOSAL

Client Name(s):	
Business Name:	
Address:	
Phone No:	

Length of time at location: \_\_\_\_\_ Landlord: \_\_\_\_\_  
 Do you have a lease? Yes \_\_\_\_\_ No \_\_\_\_\_ Length of Lease: \_\_\_\_\_  
 If no, please describe rental agreement: \_\_\_\_\_

**Project Description:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Please list the details of the project as follows:**

Project Description <small>i.e. Painting 2 walls</small>	Estimated Material Costs <small>i.e. 0 gal at \$30 each (\$300)</small>	Estimated Labour Costs <small>i.e. 10 hours at \$15/hour (\$150)</small>	Estimated Completion Date <small>i.e. June 2021</small>	Other Comments
	<b>Total Material Cost:</b>	<b>Total Labour Cost:</b>		<b>Total Cost:</b>

Quotations Valid Until: \_\_\_\_\_

Signature: \_\_\_\_\_ Name: \_\_\_\_\_