



Micro-Loan Application

For loans up to \$10,000

March 2017

To allow us to process your loan request, please include the following documents:

- Loan Application (completed fully)
- Business or Project Summary, including two-year forecast
- Financial statements for the past 2 years (for existing businesses)
- Personal Statement of Affairs (business principals)
- Copy of Driver's License (Picture I.D.)
- Estimates (if applicable)
- Copy of Lease Agreement (if applicable)
- Copy of company incorporation/registration
- Provincial/Municipal license (if applicable)
- Other information as requested during the application process for this loan

Loan Information			
Amount Requested:		Other outstanding CF loans (total):	
How will Loan funds be used?			
What will the loan be used to purchase? (please attach invoices)			
Collateral offered:			
Business Information			
Borrower's Full legal Name:			
Business Legal Name:			
Trade Name (if applicable):			
Business Number (GST):			
Business Address:			
Mailing Address (if different from above):			
Borrower's Address (if different):			
Business Phone Number:	Home Phone Number:	Cell Phone Number:	
Email (business):	Email (personal):	Website:	
When was the business started?			
This business will maintain / create how many jobs:	FT	PT	Seasonal
Have you have sought traditional financing for the business purpose listed above?	Yes		No
If yes, please name institution approached:			

Have any of the applicant(s) ever had a asset repossessed?	Yes	No
Have any of the applicant(s) ever declared bankruptcy? <i>If yes, please list date discharged:</i>	Yes	No
Are you or any closely related individual or company involved in ANY legal action or litigation either personally or through your business?	Yes	No
Do any of the applicant(s) owe any taxes prior to the current year?	Yes	No
For existing incorporated businesses, please answer the following:		
Has this business ever defaulted on any debts?	Yes	No
Is this business party to any current or past claims or lawsuit?	Yes	No
Has this business guaranteed the loans or financial commitments of others?	Yes	No
If you have answered Yes to any of the above, please outline details below:		

Personal Information of Applicant				
Last Name:		First Name:		Middle Name:
Home Address:				
Town:		Province:	Postal Code:	
Home Phone:		Business Phone:	Cell Phone:	
Email:		SIN:	Driver's License #:	
Birth Date:		Present Employer:		
Do you rent or own your home? Rent <input type="checkbox"/> Own <input type="checkbox"/>		How long at the above address?		
If Rent Landlords Name:		Phone Number:		
Are You: (check all that apply)	A Canadian Citizen <input type="checkbox"/>	Immigrant/Permanent Resident		Aboriginal <input type="checkbox"/>
	On a Disability subsidy <input type="checkbox"/>	On Employment Insurance		Disabled
Marital Status (check one)	Single	Married <input type="checkbox"/>	Common Law	Separated
	Divorced	Dependents: (Describe)		
Spouse/Common Law Information				
Last Name:		First Name:		Middle Name:
Birth Date: MM DD YY		SIN #		Driver's License#
Current or most recent Employer:				Employer Telephone:
Position:		Annual Income:		Length of time employed:

Employment and Education History

(Complete this section for each applicant and Spouse as applicable)

Current/most recent Employer:

Employer Telephone:

Length of time employed:

Position:

Annual Income:

Responsibilities:

Previous Employer
(if less than 2 years at current)

Employer Telephone:

Length of time employed:

Position:

Annual Income:

Education:

some secondary
Post secondary + diploma

completed secondary
post secondary + degree

some post secondary
other (describe below)

Comments:

References – one personal and one business reference not related or involved in business venture

(Complete this section for each applicant as applicable)

Name	Phone	Address	Relationship
1.			
2.			

Financial Requirements Summary

Please outline the project financial needs and source of funds. The two columns should add up to the same number:

Land	\$	Your Investment	\$
Buildings	\$		\$
Equipment	\$	Other Financing	\$
Inventory	\$		\$
Working Capital	\$	Community Futures	\$
Other:	\$		
Total:	\$	Total:	\$

Personal Statement of Affairs

WHAT YOU OWN (Assets)			WHAT YOU OWE (Liabilities)	
Description			Company	Outstanding \$
Cash on-hand	Name of Bank	Value (\$)	Credit Cards	
Chequing				
Savings				
GICs				
RRSPs				
Stocks				
Real Estate	Address	Value (\$)	Mortgages	
Property #1				
Property #2				
Property #3				
Vehicles	Make and Model	Value (\$)	Bank Loans	
Vehicle #1				
Vehicle #2				
Vehicle #3				
Other Assets	Description	Value (\$)	Other Liabilities	
Asset #1				
Asset #2				
Asset #3			Taxes Owing – Property Tax	
			Taxes Owing – Income Tax	
Total Assets			Total Liabilities	
Net Worth (total assets – total liabilities)		\$		

The applicant understands that additional information, if required in support of this application, must be supplied to Community Futures Big Country before consideration can be given to this application.

Application must be signed before it can be processed

The foregoing information is submitted for the purpose of establishing or maintaining credit with Community Futures and is a true, full and correct statement of my financial condition on the date shown.

The undersigned declare that the statements made herein are for the purpose of obtaining business financing and are to the best of my/our knowledge true and correct. The applicant(s) consent to Community Futures Big Country making any inquiries it deems necessary to reach a decision on this application, and consent to the disclosure at any time of any credit information about me/us to any credit reporting agency or to anyone with whom I/we have financial relations.

I/we agree to pay a NSF fee on all missed payments of \$25.00 to Community Futures Big Country.

I/we consent to Community Futures Big Country conducting an official credit check and criminal check.

The applicant agrees to reimburse Community Futures any legal costs incurred in the registration of documents for loan security. Should the applicant withdraw their request for funds after legal documents have been registered and costs incurred, the applicant shall be responsible for these costs.

I/we further confirm that I/we will be responsible for payment of all charges relative to investigation preparation, execution and registration of such documents as may be required by the Corporation or its solicitors.

Applicant Name (print)

Co-Applicant Name (print)

Date

Applicant Signature

Co-Applicant Signature

Date