

YOUR INDEPENDENT BUSINESS LOAN APPLICATION				
BUSINESS NAME:			PLEASE CHECK: <input type="checkbox"/> Proprietorship <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Corporation	
NATURE OF BUSINESS:				
BUSINESS ADDRESS: <small>(Street, City, Postal Code)</small>				
BUSINESS TELEPHONE:	CELL PHONE:	FAX NUMBER:	EMAIL:	
YEAR BUSINESS ESTABLISHED:	HOW LONG UNDER PRESENT OWNERSHIP?	NUMBER OF EMPLOYEES?		
PURPOSE OF LOAN: <small>(Equipment Purchases, etc., Working Capital, Inventory, Other)</small>		FINANCING:		
	\$	• CFDC:	\$	
	\$	• Charter Bank:	\$	
	\$	• Personal:	\$	
	\$	• Other:	\$	
TOTAL:	\$	TOTAL:	\$	
What will be your primary source of repaying the loan(s)?		What are your usual terms of sale that you offer your customers?		
What are the usual terms of sale offered by your major suppliers?				
Please describe any seasonality of business cycle requirements related to your business				
PRINCIPALS / OWNERS				
FULL NAME AND ADDRESS		% OWNERSHIP	TITLE / POSITION	
HISTORICAL / PROJECTED SUMMARY				
<ul style="list-style-type: none"> • Existing businesses please provide financial information for the last three fiscal years. • New businesses please provide financial information 				
FINANCIAL STATEMENTS PREPARED BY:	<input type="checkbox"/> SELF <input type="checkbox"/> CPA <input type="checkbox"/> OTHER	<input type="checkbox"/> SELF <input type="checkbox"/> CPA <input type="checkbox"/> OTHER	<input type="checkbox"/> SELF <input type="checkbox"/> CPA <input type="checkbox"/> OTHER	FOR CFDC USE ONLY
YEAR ENDING (DATE)	_____	_____	_____	
SALES	\$			
GROSS PROFIT	\$			
NET PROFIT BEFORE TAX	\$			
DEPRECIATION / AMORTIZATION	\$			
CURRENT ASSETS	\$			
TOTAL ASSETS	\$			
CURRENT LIABILITIES	\$			
TOTAL LIABILITIES	\$			
BUSINESS NET WORTH	\$			

CREDIT RELATIONSHIPS Please provide details of your business credit relationships below

NAME OF CREDITOR AND ADDRESS	PURPOSE OF LOAN / CREDIT	ORIGINAL AMOUNT / LIMIT	AMOUNT PRESENTLY OWNING	REPAYMENT TERMS	MATURITY DATE IF ANY
		\$	\$		

Have you contacted your bank or credit union for a loan? Yes No

SUNDRY OBLIGATIONS Please provide details below if you answer YES to any of the following questions

Is the business providing support for obligations not listed on its financial statements (i.e. co-signer, endorser, guarantor)? Yes No
 If Yes, please indicate total contingent liability \$ _____

Is the business a party to any claim or lawsuit? Yes No
 Has your business ever sought legal protection from its creditors, i.e. bankruptcy, receiver, receiver-manager Yes No

Does the business owe any taxes for years prior to the current year? (e.g. Sales, Income, Realty or Municipal Business Taxes, or Provincial Corporation Taxes) Yes No
 Amount \$ _____ Owed to _____

Details of any of the above:

BUSINESS REFERENCES (trade creditor, personal, etc.)

NAME	ADDRESS (Street, City, Postal Code)	BUSINESS PHONE
Banker		
Lawyer		
Accountant		
Other		

INSURANCE COVERAGE

- Existing businesses, please provide details of present coverage
- New businesses, please state planned coverage

TYPE OF COVERAGE	INSURANCE COMPANY	AMOUNT OF COVERAGE
		\$
		\$
		\$

The undersigned declare(s) that the statements made herein are for the purpose of obtaining financing and are to the best of my / our knowledge true and correct. The applicant(s) consent(s) to Community Futures Development Corporation of the North Okanagan making any inquiries it deems necessary to reach a decision on this application, and consent(s) 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 also confirm that I / we will be responsible for all legal fees incurred in preparation of the documentation of this loan REGARDLESS of whether or not funding is subsequently obtained elsewhere, or any change in plans/actions precludes me/us from proceeding.

Per: _____
 SIGNATURE DATE

Per: _____
 SIGNATURE DATE

 TITLE

 TITLE