



# COMMUNITY FUTURES DEVELOPMENT CORPORATION OF CENTRAL INTERIOR FIRST NATIONS

## BUSINESS LOAN APPLICATION



### Instructions for completing this Business Loan Application:

1. Complete all sections and use attachments if more space is needed
2. Refer to the document checklist on page 5 to ensure application is complete
3. Ensure that your application is signed and dated
4. Submit this loan application along with your Business Plan
5. Retain a copy for your records
6. All fields are to be completed, if a field is not applicable, please indicate "n/a"



## SECTION A – ABOUT YOU, BUSINESS PARTNER, &/OR SPOUSE

1. APPLICANT		
SURNAME	GIVEN NAME	
ADDRESS	CITY, PROVINCE	POSTAL CODE
DATE OF BIRTH	GENDER (FOR PROGRAM EVALUATION & REPORTING)	
SOCIAL INSURANCE NUMBER	FEMALE	MALE
	NON-BINARY	PREFER NOT TO SAY
EMAIL	PHONE NUMBER	MOBILE NUMBER
INDIGENOUS ANCESTRY	FIRST NATIONS/METIS/INUIT NAME & REGISTRATION NUMBER	
FIRST NATIONS	METIS	
INUIT	N/A	

2. BUSINESS PARTNER OR SPOUSE (IF APPLICABLE)		
SURNAME	GIVEN NAME	
ADDRESS	CITY, PROVINCE	POSTAL CODE
DATE OF BIRTH	GENDER (FOR PROGRAM EVALUATION & REPORTING)	
SOCIAL INSURANCE NUMBER	FEMALE	MALE
	NON-BINARY	PREFER NOT TO SAY
EMAIL	PHONE NUMBER	MOBILE NUMBER
INDIGENOUS ANCESTRY	FIRST NATIONS/METIS/INUIT NAME & REGISTRATION NUMBER	
FIRST NATIONS	METIS	
INUIT	N/A	

### 3. YOUR PERSONAL FINANCIAL POSITION (AS OF DATE OF APPLICATION)

#### ASSETS

CASH/SAVINGS	\$
INVESTMENTS (RRSP, TFSA, ETC.)	\$
VEHICLE(S)	\$
VEHICLE(S)	\$
REAL ESTATE (OFF RESERVE)	\$
OTHER ASSETS – PLEASE LIST	\$
OTHER ASSETS – PLEASE LIST	\$
<b>TOTAL ASSETS</b>	<b>\$</b>

#### LIABILITIES

PERSONAL LOAN(S)	\$
AUTOMOBILE LOAN(S)	\$
CREDIT CARD	\$
CREDIT CARD(S)	\$
OTHER DEBT(S)	\$
<b>TOTAL LIABILITIES</b>	<b>\$</b>
<b>YOUR PERSONAL NET WORTH</b> <i>Calculation is TOTAL Assets less TOTAL Liabilities</i>	<b>\$</b>

Check here  If the above information includes your spouse's assets

## SECTION B – YOUR BUSINESS PROPOSAL

<b>1. YOUR BUSINESS</b>																																													
BUSINESS NAME	ADDRESS																																												
BUSINESS PHONE NUMBER	WEBSITE																																												
LOCATION (PROPOSED OR ESTABLISHED)	LOCATED ON-RESERVE Yes                  No																																												
IS YOUR BUSINESS PROVINCIALLY REGISTERED? Yes                  No	DATE OF REGISTRATION																																												
BUSINESS STRUCTURE  SOLE PROPRIETORSHIP                                  PARTNERSHIP INCORPORATED OR LIMITED COMPANY                  OTHER: _____																																													
PURPOSE OF BUSINESS LOAN APPLICATION (PLEASE CHECK WHAT IS APPLICABLE)  START-UP    EXPANSION/MODERNIZATION PURCHASE OF EXISTING BUSINESS                  OTHER _____																																													
BUSINESS OWNERSHIP PERCENTAGE (Must equal 100%)  NAME    % NAME    %																																													
PROJECTED EMPLOYMENT  <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="4"><u>INDIGENOUS JOBS</u></th> <th colspan="4"><u>NON-INDIGENOUS JOBS</u></th> </tr> <tr> <th>#</th> <th>FULL TIME</th> <th>#</th> <th>PART TIME</th> <th>#</th> <th>FULL TIME</th> <th>#</th> <th>PART TIME</th> </tr> </thead> <tbody> <tr> <td>CREATED</td> <td>#</td> <td>FULL TIME</td> <td>#</td> <td>PART TIME</td> <td>#</td> <td>FULL TIME</td> <td>#</td> <td>PART TIME</td> </tr> <tr> <td>MAINTAINED</td> <td>#</td> <td>FULL TIME</td> <td>#</td> <td>PART TIME</td> <td>#</td> <td>FULL TIME</td> <td>#</td> <td>PART TIME</td> </tr> <tr> <td>SEASONAL</td> <td>#</td> <td>FULL TIME</td> <td>#</td> <td>PART TIME</td> <td>#</td> <td>FULL TIME</td> <td>#</td> <td>PART TIME</td> </tr> </tbody> </table>			<u>INDIGENOUS JOBS</u>				<u>NON-INDIGENOUS JOBS</u>				#	FULL TIME	#	PART TIME	#	FULL TIME	#	PART TIME	CREATED	#	FULL TIME	#	PART TIME	#	FULL TIME	#	PART TIME	MAINTAINED	#	FULL TIME	#	PART TIME	#	FULL TIME	#	PART TIME	SEASONAL	#	FULL TIME	#	PART TIME	#	FULL TIME	#	PART TIME
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IF BUSINESS HAS ALREADY COMMENCED OPERATIONS, PLEASE INDICATE START DATE																																													
IN THIS SECTION, PLEASE PROVIDE A WRITTEN SUMMARY OF YOUR BUSINESS LOAN PROPOSAL (MAXIMUM 500 CHARACTERS)																																													

## 2. PROJECT SOURCES & USES OF FUNDS REQUESTED

FUNDS REQUIRED FOR		SOURCES OF FUNDS	
<b>CAPITAL ASSETS</b>			
EQUIPMENT	\$	APPLICANT'S CASH EQUITY	\$
INVENTORY (3 MONTHS)	\$	IF APPLICABLE: OTHER FINANCING (PROVIDE DETAILS & CONFIRMATION)	\$
LEASEHOLD IMPROVEMENTS	\$		
OTHER:	\$	<b>SUBTOTAL</b>	\$
<b>OPERATING</b>			
INSURANCE	\$	<b>LOAN REQUEST CALCULATION</b>	€\$
UTILITIES	\$		
LEASE DEPOSITS	\$		
WORKING CAPITAL (3 MONTHS)	\$		
<b>MARKETING</b>	\$		
<b>FUNDS REQUIRED FOR TOTAL</b>	<b>\$</b>	<b>SOURCES OF FUNDS TOTAL</b>	<b>\$</b>

### APPLICANT EQUITY SHOULD BE CALCULATED BASED ON PERCENTAGE OF TOTAL PROJECT COST

#### EQUITY REQUIREMENTS ARE DETAILED AS FOLLOWS:

GENERAL LOANS    10% OF TOTAL PROJECT COST    THEREFORE EQUITY SHOULD BE NOT LESS THAN \$

IWE/IYE LOANS    5% OF TOTAL PROJECT COST    THEREFORE EQUITY SHOULD BE NOT LESS THAN \$

## 3. PLEASE LIST YOUR PROPOSED COLLATERAL SECURITY FOR YOUR LOAN REQUEST (MAXIMUM 500 CHARACTERS)

## SECTION C – ADDITIONAL INFORMATION IS REQUIRED

### 1. OTHER PERTINENT FINANCIAL INFORMATION

HAVE YOU EVER DECLARED BANKRUPTCY?	YES	No
HAVE YOU EVER HAD AN ASSET REPOSSESSED?	YES	No
ARE YOU INVOLVED IN ANY CLAIMS/LAWSUITS?	YES	No
IF YOU ANSWERED YES TO ANY OF THE ABOVE, PLEASE EXPLAIN THE CIRCUMSTANCES		

### 2. SUPPORTING DOCUMENTS CHECKLIST

PLEASE PROVIDE ATTACHMENTS/DOCUMENTATION FOR EACH ITEM CHECKED

	PROOF OF INDIGENOUS ANCESTRY
	EVIDENCE OF IDENTITY BY PROVIDING TWO (2) PIECES OF GOVERNMENT PRODUCED IDENTIFICATION
	COMPLETE BUSINESS PLAN WITH FINANCIAL PROJECTIONS TO INCLUDE CASH FLOW AND INCOME STATEMENT PROJECTIONS THAT REPRESENT THE FIRST YEAR OF BUSINESS OPERATIONS
	COPY OF BUSINESS REGISTRATION WITH PROVINCIAL GOVERNMENT
	COPIES OF BUSINESS LICENSES AND BUSINESS INSURANCE COVERAGE OR APPLICABLE QUOTES
	COPIES OF YOUR RESUME AND ANY APPLICABLE BUSINESS TRAINING CERTIFICATES PERTINENT TO BUSINESS VENTURE
	COPY OF PARTNERSHIP AGREEMENT OR INCORPORATION DOCUMENTS (IF APPLICABLE)
	CASH EQUITY CONFIRMATION SUCH AS A COPY OF BANK STATEMENT THAT CLEARLY STATES NAME OF ACCOUNT HOLDER, NAME OF FINANCIAL INSTITUTION, ACCOUNT BALANCE AND DATE
	EVIDENCE OF VALUE OF ANY CONTRIBUTED ASSETS TO BUSINESS PROJECT SUCH AS OWNERSHIP REGISTRATION AND DOCUMENTATION THAT SUPPORTS VALUE OF ASSETS
	IF PROJECT IS FOR AN EXISTING BUSINESS, PROVIDE MOST RECENT FINANCIAL STATEMENTS
	COPIES OF QUOTES OF ANY CAPITAL ASSETS TO BE PURCHASED
	IF BUSINESS LOCATION IS ON RESERVE, CONFIRMATION THAT BUSINESS OPERATION MEETS FIRST NATIONS APPLICABLE BY-LAWS &/OR PERMITS

## SECTION D – DECLARATION and CONSENT OF APPLICANT(S)

1. VOLUNTARY DISCLOSURE – CHECK IF APPLICABLE		
GENDER - FEMALE	YES	No
YOUTH – AGE 18-39	YES	No
DISABILITY	YES	No

### I (WE) CERTIFY TO THE BEST OF MY KNOWLEDGE AND ABILITY:

- a) THAT THE INFORMATION HEREIN AND THE ATTACHMENTS HERETO REFLECT AN ACCURATE DESCRIPTION AND ESTIMATE OF COSTS REGARDING THE INTENDED PROJECT.
- b) THAT ALL RELEVANT INFORMATION THAT IS MATERIAL TO THE APPLICATION HAS BEEN FULLY DISCLOSED TO CFDC OF CIFN.

I (WE) HEREBY AUTHORIZE DULY APPOINTED REPRESENTATIVES OF CFDC OF CIFN TO OBTAIN INFORMATION FROM, AND SHARE WITH, PERSONS OR ORGANIZATIONS, PUBLIC OR PRIVATE, ANY INFORMATION NECESSARY, INCLUDING CREDIT INFORMATION ABOUT ME FROM CREDIT BUREAUS, OR ANY PERSONS CONNECTED TO MY DEALINGS, TO COMPLETE ASSESSMENT OF MY APPLICATION AND THE PROPOSED PROJECT.

SIGNED AT: \_\_\_\_\_ THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 20\_\_\_\_  
(CITY, BC)

\_\_\_\_\_  
PRINT NAME OF APPLICANT

\_\_\_\_\_  
SIGNATURE OF APPLICANT

\_\_\_\_\_  
PRINT NAME OF CO-APPLICANT (IF APPLICABLE)

\_\_\_\_\_  
SIGNATURE OF CO-APPLICANT (IF APPLICABLE)

CFDC OF CIFN OFFICE USE ONLY	
DATE APPLICATION RECEIVED	
REFERRED TO CFDC OF CIFN - BSO	