
Business Name

Date

Owner's Name(s)

Address

Town

Postal Code

Land Phone

Cell Phone

Email Address

PLEASE REFER TO THE INFORMATION ON THE NEXT PAGE TO ENSURE YOU HAVE ATTACHED THE CORRECT DOCUMENTS AND APPLICATION FEE.



Alberta Community Futures
Loan Application

October 2011

Alberta Community Futures Loan Application

The Community Futures Lending Program

- Community Futures organizations provide small businesses with access to capital that might not otherwise be available from other financial institutions.
- Community Futures lending practices are directed by the Community Futures Program through Western Economic Diversification Canada, at reasonable terms and conditions for business ventures that:
 - Can demonstrate viability.
 - Will generate and/or maintain local employment in communities within the CF region.
 - Will have a positive benefit to the community at large.
- Loan applicants must be legally entitled to work in Canada and be residents of the Community Futures region.
- The Community Futures office may provide business advisory and technical services to small businesses and potential entrepreneurs in the CF region. These services can include (but are not limited to):
 - Access to business loans.
 - Commercial loans normally up to \$150,000
 - Disabled entrepreneur loans up to \$150,000
 - Business Services including:
 - Business plan preparation and analysis
 - Development of Cash flow and Financial Projections.
 - Preparation of Marketing plans and market research.
 - General business counseling.
 - Access to community profile and industry information and statistics.
 - Licensing and regulatory information
 - Referral information
 - Entrepreneurial training programs.
 - Business venture assessment and marketing analysis.

Please complete the Loan Application and attach all of the following documents:

<ul style="list-style-type: none">• Loan Application Fee<ul style="list-style-type: none">\$10,000 and under - \$ 50.00\$10,000 - \$150,000 - \$150.00• Projected Income & Expense Statement• Projected Balance Sheet• Business Plan• Copy of Identification (Picture ID only)• Personal Resume	<p>For existing businesses, additional attachments:</p> <ul style="list-style-type: none">• Financial statements for the past 3 years• Aged listing of accounts receivable and accounts payable for the past month• Detailed listing of equipment and inventory• Copy of Major Leases• Most current corporate/personal income tax returns
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Business Information

List the name(s) and percentage of shares of all principle owner(s) of the business:

First Name:	Last Name:	Percentage of Shares	Telephone:

Type of Business: (check all that apply)	Home Based <input type="checkbox"/>	Start up <input type="checkbox"/>	Existing <input type="checkbox"/>	Full Time <input type="checkbox"/>	Part Time <input type="checkbox"/>
	Proprietorship <input type="checkbox"/>	Incorporation <input type="checkbox"/>	Partnership <input type="checkbox"/>	Non-Profit <input type="checkbox"/>	Co-op <input type="checkbox"/>
	Retail <input type="checkbox"/>	Service <input type="checkbox"/>	Oil & Gas <input type="checkbox"/>	Manufacturing <input type="checkbox"/>	
	Forestry <input type="checkbox"/>	Agriculture <input type="checkbox"/>	Tourism <input type="checkbox"/>	Construction <input type="checkbox"/>	

Business has been operating since: _____
(if applicable)

Business fiscal year end is/will be: _____

Applicant has made best efforts to access funds from other sources without success.

(Initials)

Reason(s) for rejection: _____

Business Contact Information

Business Name:
(Legal Name)

Business Number:

WCB #

Incorporation #

Physical Address:

Town:

Postal Code:

Telephone:

Fax:

Email:

Website:

Mailing Address:
(If different from above)

This Business will create/maintain _____ Full Time Employees _____ Part Time Employees

Loan Information				
Amount Requested from CF:			Other outstanding CF loan(s) total:	
Project Funds Used For:	Amount	Source of Funds	Amount	% Project
		Applicants cash contribution		
		Other (specify)		
		Other (specify)		
		Community Futures Loan		
Total Project (totals must agree)		Total Funding for project (totals must agree)		

Personal Information of Applicant(s) <i>(Complete this section for each applicant as applicable)</i>				
Last Name:		First Name:		Middle Name:
Home Address:				
Town/Region			Postal Code:	
Home Phone:		Business Phone:		Cell:
Email:		SIN		Driver's License #
Birth Date: MM DD YY			Are you between the ages of 18 – 29? <input type="checkbox"/>	
Do you rent or own your home? Rent <input type="checkbox"/> Own <input type="checkbox"/>			How long at the above address?	
Are You: (check all that apply):	A Canadian Citizen <input type="checkbox"/>		Immigrant/Permanent Resident <input type="checkbox"/>	Aboriginal <input type="checkbox"/>
	On a Disability subsidy <input type="checkbox"/>		On Employment Insurance <input type="checkbox"/>	Disabled <input type="checkbox"/>
Current Marital Status (check one):	Single <input type="checkbox"/>		Married <input type="checkbox"/>	Common Law <input type="checkbox"/>
	Divorced <input type="checkbox"/>		Dependents: (Describe)	
Do you have:	Yes <input type="checkbox"/> No <input type="checkbox"/>		Name:	Telephone:
Life Insurance?			_____	_____
			(Amount if Yes) _____	Agent _____
A Lawyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>		_____	_____
An Accountant?	Yes <input type="checkbox"/> No <input type="checkbox"/>		_____	_____
Other Advisors (List)	Yes <input type="checkbox"/> No <input type="checkbox"/>		_____	_____

You were referred to Community Futures by: (check all that apply)

Another lender

An accountant or lawyer

Word of Mouth

Advertising

Other _____

Spouse/Common Law Information

Last Name:

First Name:

Middle Name:

Birth Date: MM DD YY

SIN #

Driver's License #

Spouse's current or most recent Employer's Name _____

Employer's Telephone #: _____ Annual Income: _____

Position: _____ Length of time employed: _____ yrs _____ mos.

Employment & Education History

(Complete this section for each applicant & spouse as applicable)

Current/most recent Employers Name:

Employer's Phone:

Salary:

Position:

Length of time employed:

Previous Employer
(if less than 2 years at current):

Employer's Phone:

Annual Income:

Responsibilities:

Length of time employed:

Education:

some secondary

completed secondary

some post secondary

post secondary + diploma

post secondary + degree

other (describe below)

Comments: _____

Applicant(s) References

(Complete this section for each applicant – 2 personal & 2 business references not related or involved in the project)

Name

Relationship

Daytime Telephone



Relatives/Landlord Contact Information		
Relatives Name	Relationship	Daytime Telephone
Landlord Name:		

Statement of Income & Expenditures <i>(Complete this section for each applicant as applicable)</i>	
MONTHLY INCOME	
Your monthly household income (after taxes) from employment	\$
Other income sources to the household including:	
Rental Income	<input type="checkbox"/>
Child Support	<input type="checkbox"/>
Alimony	<input type="checkbox"/>
Other (specify) _____	<input type="checkbox"/>
Total monthly income to the household from all sources:	
MONTHLY EXPENSES	
Mortgage or rent payment (Include house insurance and property taxes)	
Grocery Expenses	
Utilities (Phone, Heat, TV, Power, Water)	
Transportation (Gas, auto insurance, etc.)	
Clothing	
Other Insurance (life, disability, critical illness, etc.)	
Child Care Expenses	
Charitable Donations	
Child Support or Alimony	
Entertainment/Hobbies	
Debt Payments (Bank loans, credit cards, family loans, etc.)	
Other (newspaper, tobacco, RSP, etc)	
Total Monthly Expenses	
Estimated Savings per month (Total Income less Total Expenses)	

Statement of Net Worth – LIABILITIES

(Attach copies for each shareholder, spouse, and corporation)

Bank Loans (state bank and branch)	Monthly Payment	Opening Balance	Collateral Used	Interest Rate	Balance Owing
Line of Credit					
Overdraft					
Mortgages Bank & Branch	Monthly Payment	Opening Balance	Collateral Used	Interest Rate	Balance Owing
Finance Companies & Branch	Monthly Payment	Opening Balance	Collateral Used	Interest Rate	Balance Owing
Credit Cards, Store Cards, etc	Monthly Payment	Credit Limit	Collateral Used	Interest Rate	Balance Owing
Total Value of Liabilities					
Net Worth (Assets minus Liabilities)					

Do you co-sign/guarantee any other loans for family, friends or companies? Yes No

Please explain: _____
