



**Community**  
**Futures**  Lloydminster and Region  
**Loan Application**  
(for Requests more than \$25,000)

#5 4010 50 Avenue  
Lloydminster AB T9V 1B2  
ph: (780) 875-5458

**APPLICANT**

<b>Applicant(s) Full Names (including middle)</b>		
<b>Primary Phone #</b>	<b>Secondary Phone #</b>	
<b>Email Address</b>		
<b>Home Mailing Address</b>		
<b>Home Physical Address</b> How long here? _____ years		
<b>Date of Birth</b>	<b>SIN</b>	<b>Driver's License #</b>
<b>Are You: (circle/check all that apply)</b>		
Canadian Citizen	Permanent Resident	Immigrant
On Disability subsidy	On Employment Insurance	Disabled
Female	Youth (18-29 years)	Aboriginal
Single	Married	Common Law
Separated	Divorced	Widowed
<b>How did you hear about Community Futures? (circle/check all that apply)</b>		
Accountant	Bank/Credit Union	Another CF Client
Internet search	Municipality	Word of Mouth
Public Presentation	Project Gazelle	BDC
Chamber of Commerce	Startup Lloydminster	Billboard
Social Media	Print Ad	Other:

**BUSINESS INFORMATION**

<b>Business Name</b>	
<b>Business Physical Location</b>	
<b>Business Mailing Address</b>	
<b>Website:</b>	<b>Business Phone:</b>

<b>Nature of Business (e.g. Manufacturing, retail, wholesale, service, food/beverage, transportation, construction etc.)</b>			
<b>List of services or products business is/will be providing:</b>			
<b>What industries or type of clients are you serving?</b>			
<b>Type of Business (circle/check all that apply)</b>	Sole Proprietorship	Incorporated	
	Partnership	Non-Profit	
	Home Based	Full Time	
	Part Time/Seasonal	Start-Up	
	Growing/Maintaining an Existing Business	Purchasing an Existing Business	
<b>If a limited company it is/will be registered in the Province of (please attach a copy of the Certificate of Incorporation or trade name if available):</b>			AB ___ SK ___
<b>List the name(s) and percentage of shares of all principal owners(s) of the business</b>			
<b>First Name</b>	<b>Last Name</b>	<b>% of Ownership</b>	<b>Telephone</b>
<b>Have you made efforts to access funds from other lending sources?</b>			YES    NO
<b>Reason(s) for decline from other lending sources:</b>			

<b>Business Start Date (estimate if just starting up):</b>	
<b>Fiscal Year End Date:</b>	<b>CRA Business #:</b>
<b># Full Time Employees:</b>	<b># Part Time Employees:</b>
<b>Purpose of Business Loan</b> (startup, inventory, equipment, operating, tech, etc). Attach a completed Business Plan	

**LOAN REQUEST**

<b>Amount of Loan requested</b>	\$
<b>Forecasted Monthly Payments</b>	\$
<b>Repayable over</b>	Years/Months

**BREAKDOWN OF EXPENSES LOAN WILL BE USED FOR**

EXPENSE	DESCRIPTION	VALUE
<b>Machinery/Equipment</b>		\$
<b>Machinery/Equipment</b>		\$
<b>Furniture/Fixtures</b>		\$
<b>Vehicle</b>		\$
<b>Working Capital</b>		\$
<b>Inventory</b>		\$
<b>Other (specify)</b>		\$
<b>Other (specify)</b>		\$
<b>Other (specify)</b>		\$
<b>TOTAL REQUEST</b>		\$

**BREAKDOWN OF FINANCING**

<b>Owners Contribution</b>	\$
<b>Community Futures Loan</b>	\$
<b>Bank Loan from:</b>	\$
<b>Other Loans/Sources (name)</b>	\$
<b>Collateral/Security offered for this loan (Include Year, Make, Model, Serial Numbers, Asset descriptions, estimated value.) If mortgage on property owned, note other lender involved, estimated value and security amount lender has.</b>	

**BUSINESS FINANCIAL STATEMENTS**

For existing businesses – complete this section, or attach most recent financial statements. For new businesses, use estimates or attach your projected cash flow.

<b>MONTHLY BUSINESS EXPENSES</b>	
Rent payment (including insurance and property taxes)	\$
Utilities & Phone/Internet (electricity, natural gas, water, sewer)	\$
Inventory	\$
Transportation (gas, insurance, tires, repairs and maintenance)	\$
Insurance (liability, health, other)	\$
Office & Administration	\$
Marketing	\$
Payroll and Human Resources	\$
Debt Payments (bank loans, car loans, personal loans, family loans)	\$
Credit Card/Line of Credit payments	\$
Other (specify)	\$
Other (specify)	\$
<b>(A.) Total Monthly Expenses</b>	\$

<b>MONTHLY INCOME</b>	
Sales of product	\$
Sales of services	\$
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$
<b>(B.) Total Monthly Income</b>	\$
<b>Business Net Income: monthly income (B) minus monthly expenses (A)</b>	\$

**PERSONAL FINANCIAL STATEMENT – How much do you need to live on?**

<b>MONTHLY HOUSEHOLD EXPENSES</b>	
Rent or Mortgage payment (including insurance and property taxes)	\$
Utilities (electricity, natural gas, water, sewer, municipality)	\$
Groceries	\$
Transportation (gas, insurance, tires, repairs and maintenance)	\$
Insurance (life, disability, critical illness, health)	\$
Child Care expenses (including daycare, education savings)	\$
Savings	\$
Entertainment/Hobbies/Dining Out	\$
Debt Payments (bank loans, car loans, personal loans, family loans)	\$
Credit Card payments	\$
Personal Line of Credit payments	\$
Other (specify)	\$
Other (specify)	\$
<b>(C.) Total Monthly Expenses</b>	\$
<b>MONTHLY INCOME</b>	
Employment Income	\$
Spouse/Partner Employment income	\$
Rental income	\$
Child Support	\$

Alimony	\$
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$
<b>(D.) Total Monthly Income</b>	\$
<b>How Much Do I Need? monthly expenses (C) minus monthly income (D)</b>	\$
<b>What About Taxes, CPP, and EI? (multiply above amount by 25%)</b>	\$

**PERSONAL ASSETS – How much do you OWN?**

CASH/SAVINGS/INVESTMENTS	AMOUNT	Bank	Branch	
Cash	\$			
Cash	\$			
Savings	\$			
RRSP's	\$			
Stocks, Bonds, Investments (cash value)	\$			
Life Insurance (cash value)	\$			
Other (specify):	\$			
Other (specify):	\$			
REAL ESTATE				
Address	Purchase Year	Price Paid	Owners on Title	Present Value
				\$
				\$

VEHICLES/EQUIPMENT/MACHINERY				
Make/Model	Purchase Year	Price Paid	Owners on Title	Present Value
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
<b>TOTAL ASSETS</b>		<b>\$</b>		

**PERSONAL DEBTS – How much do you OWE?**

LINES of CREDIT/CREDIT CARDS	Monthly Payment	Bank/Card/Store	Balance Outstanding
Overdraft on bank account			\$
Line of Credit			\$
Line of Credit			\$
Credit/Store Card			\$
Credit/Store Card			\$
Credit/Store Card			\$
Other (specify):			\$
Other (specify):			\$
<b>(E.) TOTAL CREDIT CARD DEBT:</b>			<b>\$</b>



MORTGAGES/REAL ESTATE LOANS			
Address	Bank/Branch	Payment & Frequency	Balance Outstanding
			\$
			\$
			\$
<b>(F.) TOTAL MORTGAGE DEBT:</b>			<b>\$</b>
PERSONAL LOANS/VEHICLE LOANS/EQUIPMENT LOANS			
Item Purchased	Bank/Lender	Payment & Frequency	Balance Outstanding
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
<b>(G.) TOTAL PERSONAL LOANS/VEHICLE/EQUIPMENT DEBT:</b>			<b>\$</b>
<b>TOTAL VALUE (balance outstanding) of LIABILITIES (personal debt) Add E+F+G</b>		<b>\$</b>	
<b>NET WORTH: Total Assets (from page 7) minus Liabilities (line above)</b>		<b>\$</b>	

**TELL US ABOUT YOURSELF:**

Education and how it relates to your business.					
Work Experience and how it relates to your business.					
Annual salary you are \$ used to			Spouses' Salary (if \$ applicable)		
Spouse/Partner Full Name:					
Spouse/Partner Date of Birth			Spouse/Partner SIN		
What level of time are you committing to your business?	Full Time	Part Time	Side Hustle	None	
What level of support do you have from your spouse, business partner, family, potential customers/suppliers?					
What other elements/factors do you need to put in place before starting/buying/expanding your business?					

### INFORMATION COLLECTION NOTICE AND AUTHORIZATION:

When you become a client of *Community Futures Lloydminster & Region* or when you apply to become a client, we will collect the information requested in this loan application and use it to:

- Confirm your identity
- Check your credit history
- Open an account with our office
- Provide ongoing services
- Enforce on our security, if necessary

**We may disclose your personal information:**

- To a person who we are satisfied is requesting information on your behalf
- To other business units in Community Futures to help serve you better
- To our Legal Counsel
- To a credit reporting agency
- When permitted or required by law
- To a public authority if, in our reasonable judgment, there appears to be an imminent danger which could be avoided by disclosing the information.

The gathering and disclosing of all information shall be governed by the provisions of the *Freedom of Information and Protection of Privacy Act*.

**I hereby authorize** Banks, Credit Agencies, and all Credit Bureaus to disclose all information concerning our affairs to *Community Futures Lloydminster & Region* and *Community Futures Lloydminster & Region* is likewise authorized to divulge information concerning our private affairs in response to normal credit inquiries from trade and other creditors *Community Futures Lloydminster & Region* is authorized to release any or all information concerning this loan to any party or parties they deem fit, which may include a general news release to the public or otherwise.

All the information provided to *Community Futures Lloydminster & Region* in this Loan Application is true and current. I agree to and acknowledge all of the above terms. I have also read the above Information Collection Notice and give me consent for Community Futures to collect and disclose my personal information in the matter stated above.

Date	Print Name	Signature

At times *Community Futures Lloydminster & Region* will promote businesses in marketing and educational efforts. If you do not consent to *Community Futures Lloydminster & Region* referring your business in these efforts, please check the box below.

I do not permit *Community Futures Lloydminster & Region* to use my client information in marketing efforts and promotion material.

### INFORMATION COLLECTION NOTICE AND AUTHORIZATION:

When you become a client of *Community Futures Lloydminster & Region (CFLR)* or when you apply to become a client, we will collect the information requested in this loan application and use it to:

- Confirm your identity
- Check your credit history
- Open an account with our office
- Provide ongoing services
- Enforce on our security, if necessary

**We may disclose your personal information:**

- To a person who we are satisfied is requesting information on your behalf
- To other business units in Community Futures to help serve you better
- To our Legal Counsel
- To a credit reporting agency
- When permitted or required by law
- To a public authority if, in our reasonable judgment, there appears to be an imminent danger which could be avoided by disclosing the information.

The gathering and disclosing of all information shall be governed by the provisions of the *Freedom of Information and Protection of Privacy Act*.

**CFLR is a Community Futures Office funded through Prairies Economic Development Canada (Prairies Can). PrairiesCan must have access to the files maintained at CFLR for reporting, monitoring, and evaluation purposes.**

- I/We hereby agree to allow Prairies Economic Development Canada (PrairiesCan) access to our files maintained at Community Futures Lloydminster and Region for reporting, monitoring, and evaluation purposes.

**I hereby authorize** Banks, Credit Agencies, and all Credit Bureaus to disclose all information concerning our affairs to *CFLR* and *they – CFLR* are likewise authorized to divulge information concerning our private affairs in response to normal credit inquiries from trade and other creditors. *CFLR* is authorized to release any or all information concerning this loan to any party or parties they deem fit, which may include a general news release to the public or otherwise.

All the information provided to *CFLR* in this Loan Application is true and current. I agree to and acknowledge all of the above terms. I have also read the above Information Collection Notice and give my consent for *CFLR* to collect and disclose my personal information in the matter stated above.

Date	Print Name	Signature

**COMMUNICATION & PROMOTION:**

A key strategy for success with any business is implementing a marketing plan. CFLR is pleased to offer support of your business through our marketing activities that range from sharing success stories to social media. For the most part, these add-ons are offered to you at no cost and our staff can generally do the work related to designing and coordinating. Designs and content will be shared with you for your approval before posting or publishing.

If you are interested in utilizing these activities, please indicate which ones you would like more information on. Additionally, we invite you to follow and like our social channels as noted below.

MARKETING ACTIVITY	YES, I am interested!
<b>Facebook</b> – think local, new business openings, business promotions etc. <a href="http://www.facebook.com/CFLloydminster">www.facebook.com/CFLloydminster</a>	
<b>Instagram</b> – think local, new business openings, business promotions etc. @cflloydminster #CFLRGrowth	
<b>LinkedIn</b> – think local, new business openings, business promotions etc. CommunityFuturesLloydminsterRegion #CFLRGrowth	
<b>Success Stories</b> – published and shared with PrairiesCan, used in e-newsletters, annual reporting, on our website, brochures, and news releases	
<b>Billboard</b> – joint video billboard ads (small fee required)	

If application is approved, I/We agree to allow CFLR to publicize our business and photographs for advertising and promotional purposes.

If application is approved, I/We agree to allow CFLR to utilize our business success story for advertising and promotional purposes.

If you do not consent to *Community Futures Lloydminster & Region* referring to your business in these efforts, please check the box below.

I do not permit CFLR to use my client information in marketing efforts and promotion material.

\_\_\_\_\_  
Signature

DATE: \_\_\_\_\_