



Community 
Futures Lloydminster and Region
Quick Loan Application
(for Requests \$25,000 or less)

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

APPLICANT

Applicant Full Name		
Primary Phone #	Secondary Phone #	
Email Address		
Mailing Address		
Physical Address How long at this location? _____		
Date of Birth	SIN	Driver's License #
Are You: (circle/check all that apply)		
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
How did you hear about Community Futures? (circle/check all that apply)		
Accountant	Bank/Credit Union	Community Futures 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

Business Name	
Business Location	
Business Mailing Address	
Website:	Business Phone:

Nature of Business (e.g. Manufacturing, retail, wholesale)			
List of services or products business is/will be providing			
Type of Business (circle/check all that apply)	Sole Proprietorship	Incorporated	
	Partnership	Non-Profit	
	Home Based	Full Time	
	Part Time/Seasonal	Start-Up	
	Growing/Maintaining an Existing Business	Purchasing an Existing Business	
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):			AB ____ SK ____
List the name(s) and percentage of shares of all principal owners(s) of the business			
First Name	Last Name	% of Ownership	Telephone
I have made efforts to access funds from other sources:		YES	NO
Reason(s) for rejection:			
Business Start Date (estimate if just starting up)			
Fiscal Year End Date:		CRA Business #:	
# Full Time Employees		# Part Time Employees:	
Purpose of Business Loan (startup, inventory, equipment, operating, tech, etc). Attach a completed Business Plan and Cash Flow Projections			

LOAN REQUEST

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

BREAKDOWN OF EXPENSES LOAN WILL BE USED FOR

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

BREAKDOWN OF FINANCING

Owners Contribution	\$
Community Futures Loan Requested	\$
Bank Loan from:	\$
Other Loans/Sources (name)	\$
Collateral/Security offered for this loan (Include Year, Make, Model, Serial Numbers, Asset descriptions, estimated value)	

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

MONTHLY HOUSEHOLD EXPENSES	
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)	\$
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$
Total Monthly Expenses	\$
MONTHLY INCOME	
Employment Income	\$
Spouse/Partner Employment income	\$
Rental income	\$
Child Support	\$
Alimony	\$
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$
Total Monthly Income	\$
How Much Do I Need? (monthly expenses minus monthly income)	\$
What About Taxes, CPP, and EI? (multiply amount by 25%)	\$

PERSONAL ASSETS – How much do you OWN?

CASH/SAVINGS/INVESTMENTS	\$	Bank	Branch	
Cash				
Cash				
Savings				
RRSP's				
Stocks, Bonds, Investments (cash value)				
Life Insurance (cash value)				
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
TOTAL ASSETS	\$			

PERSONAL DEBTS – How much do you OWE?

LINES of CREDIT/CREDIT CARDS		Monthly Payment	Bank/Card/Store	Balance Outstanding
Overdraft				
Line of Credit				
Line of Credit				
Credit/Store Card				
Credit/Store Card				
Credit/Store Card				
MORTGAGES/REAL ESTATE LOANS				
Address	Bank/Branch	Payment/Frequency	Balance Outstanding	
PERSONAL LOANS/VEHICLE LOANS/EQUIPMENT LOANS				
Item Purchased	Bank/Lender	Payment & Frequency	Balance Outstanding	
TOTAL VALUE (balance) of LIABILITIES			\$	
NET WORTH (Assets minus Liabilities)			\$	

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) \$			
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?				

DECLARATIONS

Have any of the applicant(s) ever had an asset repossessed?	YES ___	NO ___
Have any of the applicant(s) ever declared bankruptcy? If yes, please list date discharged:	YES ___	NO ___
Are any of the applicant(s) party to any claims or lawsuits?	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) or their companies owe the Canada Revenue Agency for taxes, GST, payroll deductions, or any other amounts prior to the current year?	YES ___	NO ___
Are you related to any Director or Employee of Community Futures Lloydminster and Region?	YES ___	NO ___
Do you authorize Community Futures Lloydminster and Region to disclose the details of this application and the affairs of your business to such persons, firms and banks as may be necessary to facilitate consideration of the application for financial assistance?	YES ___	NO ___
Do you understand that any false or misleading information given in this application or any accompanying materials may result in rejection of this application; or, it later determined, may result in immediate demand for repayment of the loan in full, together with interest accrued thereon.	YES ___	NO ___

- The statements made herein, and those attached which form part of this application, are for the express purpose of obtaining financing from Community Futures Lloydminster and Region and are to the best of my/our knowledge and belief true and correct.
- The applicant understands that additional information, if required in support of this application, must be supplied to Community Futures Lloydminster and Region before consideration can be given to this application.
- The applicant agrees to reimburse Community Futures Lloydminster and Region any legal costs incurred in the registration of documents for loan security. Should the applicant withdraw his request for funds after legal documents have been registered and cost incurred, the application shall be responsible for those costs.
- The applicant acknowledges that to obtain funds, our Head Office must be located in the *Community Futures Lloydminster & Region*. Should the business move from the area during the course of the loan, the loan would become due and payable in full on the date of relocation.
- The applicant understands that Community Futures Lloydminster & Region shall have the right to make any enquires of such persons, firms or corporations as it deems necessary until all amount owed by the Applicant(s) are fully paid.

The foregoing information is submitted for the purpose of establishing or maintaining credit with Community Futures Lloydminster & Region and is a true, full, and correct statement of my financial condition on the date show. I, the undersigned, declare that the statements made herein are for the purpose of obtaining business financing and are to the best of my knowledge complete and correct.

Date	Name(s)	Signature (s)

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.

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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!
Facebook – think local, new business openings, business promotions etc. www.facebook.com/CFLloydminster	
Instagram – think local, new business openings, business promotions etc. @cflloydminster #CFLRGrowth	
LinkedIn – think local, new business openings, business promotions etc. CommunityFuturesLloydminsterRegion #CFLRGrowth	
Success Stories – published and shared with PrairiesCan, used in e-newsletters, annual reporting, on our website, brochures, and news releases	
Billboard – 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: _____