



Community Futures Development Corporation  
of North & Central Hastings and South Algonquin

## Loan Application

**Please forward the completed application along with the following supporting documentation:**

- ☐ **Copy of Business Registration or Articles of Incorporation**
- ☐ **Copy of last 2 years financial statements and Notices of Assessment from Revenue Canada**
- ☐ **Photo Identification- Birth Certificate or Passport preferred**
- ☐ **Completed Cashflow Forecast-located on our website**
- ☐ **A copy of your existing business plan, or**
- ☐ **Fill out the business plan template included with this application, or**
- ☐ **Find, complete and submit a business plan template of your own choosing**

**Upon receipt of the application, an appointment will be made to discuss your application.**

If you have any questions regarding its completion, please give us a call at (613)332-5564 or 1-800-465-4119. The office is located at 26 Chemaushgon Road in Bancroft, Ontario, K0L1C0

# Statement of Personal Assets and Liabilities

## Personal Information

|   |                              |                       |          |                                    |            |                |
|---|------------------------------|-----------------------|----------|------------------------------------|------------|----------------|
| Name (First):   |                              | (Middle):             |          | (Last):                            |            | Date of Birth: |
| SIN# (optional):  |                              | Municipality:         |          |                                    |            |                |
| Address:  | 911# & Street/Road:          |                       |          |                                    |            |                |
|   | Town & Province:             |                       |          | Postal Code:                       |            |                |
| Mailing Address:<br>(if different from above)   | Address:                     |                       |          |                                    |            |                |
|   | Town & Province:             |                       |          | Postal Code:                       |            |                |
|   | How long at current address? | Year(s)               | Month(s) | Residence Situation: Own: or Rent: |            |                |
| Email Address:  |                              |                       |          | Telephone Numbers                  |            |                |
|   |                              |                       |          | Residence #:                       |            | Work #:        |
|   |                              |                       |          | Cellular #:                        |            |                |
| Relationship Status (check one):  |                              | Married/Common-Law:   |          | Single:                            | Separated: | Divorced:      |
| Current Employer:   |                              | Position:             |          | Years:                             |            |                |
| Gross Monthly Salary:   |                              | Other Monthly Income: |          |                                    |            |                |
| Other Income Sources:   |                              |                       |          |                                    |            |                |
| <b>Spouse's Personal Data</b><br>Under the Laws of Canada or the province, your spouse may have a legal interest or obligation arising from your business dealings and may also have an interest in your personal assets. |                              |                       |          |                                    |            |                |
| Name (First):   |                              | (Middle):             |          | (Last):                            |            |                |
| Date of Birth:  | SIN (optional):              |                       | Cell #:  |                                    |            |                |
| Employer:   |                              | Position:             |          | Gross Monthly Salary:              |            |                |

## Statement of Personal Assets and Liabilities (*continued*)

| Assets<br>List and enter value of all assets |            | Liabilities<br>List credit cards, open lines of credit and other liabilities (including alimony and child support) |               |                 |
|--|------------|--|---------------|-----------------|
| Asset List                                   | Value (\$) | Bank Loans   | Balance Owing | Monthly Payment |
| Total Chequing Balance                       |            |  |               |                 |
| Total Savings Balance                        |            |  |               |                 |
| Stocks & Bonds                               |            | Credit Cards / Lines of Credit   | Balance Owing | Monthly Payment |
| Retirement Accounts<br>(ex: RRSP)            |            |  |               |                 |
| Other Assets                                 |            |  |               |                 |
|  |            |  |               |                 |
|  |            | Associated Asset Loans   | Balance Owing | Monthly Payment |
|  |            |  |               |                 |
|  |            |  |               |                 |
| Automobiles                                  | Value (\$) | Associated Auto Loans  | Balance Owing | Monthly Payment |
|  |            |  |               |                 |
|  |            |  |               |                 |

## Statement of Personal Assets and Liabilities (*continued*)

| Personal Real Estate Details |                  |            |                    |                      |                 |                 |
|------------------------------|------------------|------------|--------------------|----------------------|-----------------|-----------------|
| Address & Legal Description  | Year of Purchase | Price Paid | Est. Current Value | Mortgage Outstanding | Mortgage Holder | Monthly Payment |
|                              |                  |            |                    |                      |                 |                 |

Are you providing personal support for obligations not listed above (i.e. cosignor, endorse, guarantor, child support, alimony?)

**No**      **Yes**      If YES provide Details:

The Applicant carries a **personal** account(s) at the bank(s) listed below and will instruct the bank(s) to give the Corporation full information concerning the Applicant's affairs.

**Name of Bank:** \_\_\_\_\_ **Address:** \_\_\_\_\_

### Three References (2 must be nearest relatives not living with applicant)

| Name | Address | Telephone # | Relationship |
|------|---------|-------------|--------------|
|      |         |             |              |
|      |         |             |              |
|      |         |             |              |

## Disclosure and Release Statement

### To: The CFDC of North & Central Hastings and South Algonquin (the "Corporation")

1. I, hereby certify that the information in this Statement of Personal Assets and Liabilities is a complete and true declaration. The property values shown above are the fair market values of the properties and the amount of debts is the total potential indebtedness (inclusive of any other loans, credit cards, or other debts for which I have signed as a guarantor).
2. I confirm that if any statement I have made herein or in accompanying materials proves to be incorrect in any way, I shall notify the Corporation immediately.
3. I authorize the Corporation to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, the Corporation's intent to obtain this information and I authorize each source to provide this information to the Corporation.
4. I understand and agree that in order to perform a credit investigation; I need not provide my Social Insurance Number ("SIN") if I can provide alternative identification that is acceptable to the credit reporting agencies. If I do provide my SIN, I consent to the Corporation using this information for the limited purpose of performing a credit investigation.
5. I authorize the Corporation to retain this Statement of Personal Assets and Liabilities and any financial records, credit and reference reports for the Corporation's records and reporting to the Federal Economic Development Agency for Southern Ontario who oversees the Community Futures Program.
6. I confirm receipt of the Corporation's *Privacy Statement* and understand and consent to the Corporation collecting, using, retaining and disclosing the information contained in this Statement of Assets and Liabilities for the limited purpose of determining my eligibility for financing as is required by law, and by the Federal Economic Development Agency for Southern Ontario. I understand that the Corporation will handle my personal information in strict confidence in accordance with Federal privacy law as set out in the Corporation's *Privacy Policy*. If I have any questions or concerns about the management of my information, I may refer to the *Privacy Policy*, available at [www.community-futures.ca](http://www.community-futures.ca) or contact the Chief Privacy Officer.
7. Warrants that any environmental issues or concerns as known to the Applicant and/or the Guarantor(s) have been disclosed to the CFDC, and that activities, as required, are in compliance with all applicable legislation, including the Impact Assessment Act (IAA).

| Yes | No |  |
|-----|----|--|
|     |    | I am currently the subject of litigation before a court, tribunal, government board or agency, or there is a threat of such litigation. There are unexecuted judgment(s) registered against me, such as: |
|     |    | I certify that I am a Canadian Citizen or Landed Immigrant   |
|     |    | Are you related to any Director or Employee of the CFDC?   |

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Witness

Signature

Witness

Signature

# Statement of Intent to Apply for Financing

|  |                |  |                                    |             |
|--|----------------|--|------------------------------------|-------------|
| <b>1. Company/<br/>Business Name:</b>  |                |  | CRA Business<br>Number (ex: HST#): |             |
| <b>Nature of<br/>Business:</b>   |                |  | Number of Current<br>Employees:    |             |
| Principal place of business at:  |                | Phone Number:  |                                    | Fax Number: |
|  |                | Email Address:   |                                    |             |
|  |                | Website:   |                                    |             |
| 2. Applying for financing of<br><br>under the following project to be financed:  |                | <b>Purpose<br/>of Funds:</b><br>Are the proposed activities expected to occur on federal lands? <b>YES</b> <b>NO</b> |                                    |             |
| Land/Building/Leaseholds:  |                | Investment By Owners:  |                                    |             |
| Equipment:   |                | Other Financing:   |                                    |             |
| Working Capital:   |                | <b>CFDC LOAN REQUIRED:</b>   |                                    |             |
| <b>TOTAL:</b>  |                | <b>TOTAL:</b>  |                                    |             |
| <b>3. And makes the following statements:</b>  |                |  |                                    |             |
| (a) That the Applicant's business was established (Date): _____ Year-End Date: _____   |                |  |                                    |             |
| (b) As a: Corporation: _____ Partnership: _____ Sole-Proprietorship: _____   |                |  |                                    |             |
| (c) That the Officers and shareholders of the Applicant's business are <i>(enter below)</i> :  |                |  |                                    |             |
| <b>Name</b>  | <b>Address</b> | <b>Position/Office</b>   | <b>% interest</b>                  |             |
|  |                |  |                                    |             |
|  |                |  |                                    |             |
| (e) That this project will provide the following number of:  |                | <b>NEW JOBS</b>  | <b>JOBS MAINTAINED</b>             |             |
| (f) That conventional financing was unavailable for this business proposal:  |                | <b>YES</b>   | <b>NO</b>                          |             |
| (g) That the Applicant will notify the Corporation immediately of any application pending and under consideration by another lender, or if negotiations are entered into, or an offer of financing is received, during the period of the Corporation's consideration of this application.  |                |  |                                    |             |
| (h) That the Applicant carries a business account(s) at the bank(s) listed below and will instruct the bank(s) to give the Corporation full information concerning the Applicant's affairs.  |                |  |                                    |             |
| <b>Name of Bank:</b>   |                | <b>Address</b>   |                                    |             |
| (i) That there has been no material adverse change in the financial position or operations of the Applicant since _____ <b>being the end of the last fiscal year</b> of the Applicant for which a balance sheet and a profit and loss statement have been furnished.   |                |  |                                    |             |
| (j) That there is no litigation in course or threatened, nor any proceedings before any court, tribunal, governmental board of agency now in course or threatened, and that there is no unexecuted judgment rendered against the Applicant. <i>(Litigation/ proceedings involving the Applicant and/or any close related individual or corporation should be reported)</i> |                |  |                                    |             |

(k) The Government of Canada recognizes that many under-represented groups face unique challenges. If your organization does not meet the definitions provided or you do not wish to declare your status, leave the field blank.

**If applicable, please indicate if your organization is led or majority led by one or more of the following under-represented groups:**

Women

Indigenous Peoples

Youth

Persons with Disabilities

Visible Minorities

Newcomers to Canada

Members of Official Language Minority Communities

LGBTQ2\*

Other:

**If applicable, please indicate if your organization will influence one or more of the following under-represented groups:**

Women

Indigenous Peoples

Youth

Persons with Disabilities

Visible Minorities

Newcomers to Canada

Members of Official Language Minority Communities

LGBTQ2\*

Other:

**Please describe how your organization will influence the under-represented group(s) indicated above.**

# Statement of Business Assets and Liabilities (continued)

| Assets - List and enter value of all          |                     | Liabilities - List credit cards, open lines of credit and other |                               |                         |                    |                                 |
|---|---------------------|---|-------------------------------|-------------------------|--------------------|---------------------------------|
| Asset List                                    | Value (\$)          | Accounts Payable List   | Balance Owing                 | Monthly Payment         |                    |                                 |
| Cash  |                     |   |                               |                         |                    |                                 |
| Accounts Receivable                           |                     |   |                               |                         |                    |                                 |
| Inventory                                     |                     |   |                               |                         |                    |                                 |
| Equipment/Automobile<br>(ex: Year/Make/Model) | Value (\$)          | Associated Equipment Auto<br>Loans                              | Balance Owing                 | Monthly Payment         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     | Other Loans/Leases  | Balance Owing                 | Monthly Payment         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     | Credit Cards/Lines of Credit                                    | Balance Owing                 | Monthly Payment         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   | Balance Owing                 | Monthly Payment         |                    |                                 |
|   |                     | Income Tax Owing  |                               |                         |                    |                                 |
|   |                     | HST/Source Deduction/WSIB                                       |                               |                         |                    |                                 |
| List Other Assets                             | Value (\$)          | Associated Asset Liabilities                                    | Balance Owing                 | Monthly Payment         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |
| Business Real Estate Details                  |                     |   |                               |                         |                    |                                 |
| Address & Legal<br>Description                | Year of<br>purchase | Price<br>Paid   | Estimated<br>Current<br>Value | Mortgage<br>Outstanding | Mortgage<br>Holder | Monthly<br>Mort/Rent<br>Payment |
|   |                     |   |                               |                         |                    |                                 |
|   |                     |   |                               |                         |                    |                                 |

## 5. The Applicant Understands and Agrees:

- (a) That the Applicant will be responsible for payment of all charges relative to preparation, execution and registration of such documents as may be required by the Corporation or its solicitors. **CFDC charges an application fee of ½ of 1% on amount advanced**
- (b) That the terms and conditions of any financing which may be authorized will be set forth in a Letter of Offer, for agreement and acceptance by the Applicant;
- (c) That the statements made herein are for the express purpose of obtaining financing from the Corporation and are to the best of the Applicant's knowledge and belief true and correct. The Applicant understands that additional information in support of this application must be supplied to the Corporation, if requested, before adequate consideration can be given to this application. The Applicant realizes that any present or future indebtedness of the Applicant, or the Applicant's business, to the Corporation may become due and payable if any information provided by the Applicant to the Corporation proves to be inaccurate or incomplete;
- (d) That in applying for this financing and, in the event that the Corporation approves such application, the Applicant's personal and confidential business information will be requested from the Applicant and/or collected from third parties that have information about the Applicant's business and personal financial status for the purposes of determining the Applicant's eligibility for financing and reporting to the Federal Economic Development Agency for Southern Ontario.

## 6. Disclosure, Release and Waiver of Liability

- (a) The Applicant acknowledges that he or she approached the Corporation to obtain information about business and has, or is preparing a business plan.
- (b) The Applicant acknowledges that he or she is solely responsible for the success or failure of his/her business, and that any information which is provided to the Applicant by representatives of the Corporation is for the Applicant's understanding only. It is the Applicant's responsibility to verify the accuracy of such information or to seek additional information concerning any aspects of the Applicant's proposed business.
- (c) The Applicant further agrees to hold the Corporation harmless and hereby releases and discharges the Corporation from any actions, damages, claims or demands which may arise, directly or indirectly, as a result of any act or omission by the Corporation in providing information to the Applicant, and to indemnify the Corporation from any such actions, damages, claims or demands which might be suffered by the Applicant's business or any guarantor in connection with any such information.

## 7. Collection, Use, and Disclosure of Personal and Business Information

- (a) The Applicant acknowledges that, as the operation of the Corporation is financially supported by the Government of Canada, representatives of the Federal Economic Development Agency for Southern Ontario are permitted access to the files of the Corporation for monitoring and evaluation purposes and that the Applicant may be contacted by representatives of Federal Economic Development Agency for Southern Ontario and that, such information as is acquired by the Ministry will be treated as confidential.
- (b) The Applicant acknowledges receipt of the Corporation's *Privacy Statement* and hereby consents to his or her personal and business information being collected, used, retained, and disclosed by the Corporation for the limited purposes as set out above. The Applicant further understands that under Federal privacy law, he or she has access to the information held by the Corporation and knows to refer to the Corporation's *Privacy Policy* or contact the Chief Privacy Officer if a question or concern arises about the handling of the Applicant's personal information.
- (c) The Applicant further understands and consents to the Corporation publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from the Corporation, which may or may not include personal information such as the name of the Applicant.

Dated at: \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

*Name of Witness - If not a Corporation*

*Name of Applicant*

*Witness Signature*

*Applicant Signature*

*I/We have the authority to bind the Corporation*



# Business Plan Template *(complete if you don't already have a written business plan)*

**Products or Service** (list your products/services)

**Competition** (Who are your competitors? How long have they been in business? Where are they located?)

Explain why your customers will prefer your product or service over your competitors...

**Suppliers** (list your suppliers), Where are they located?

## **Customers**

What market research have you conducted to determine how many potential customers are in the areas you plan to operate in? (The research may include door to door, telephone or mail surveys, discussions with suppliers, and statistical data.) Please provide both the details of the research (e.g. copy of questionnaire or survey, or how many you have called) and the results.

**Market Area** (where will you sell your services/products)

**Advertising** (\$ amount, what form will be most effective for your business? Business cards, radio, pamphlets, brochures etc.?)

**Costs**

What will it cost you to offer your product(s) or service(s) to your customers? Cost may be expressed per unit, hour, job, and provide a breakdown of how you determined your cost including materials, labour, inventory and overhead costs

**Price**

What price will you charge customers for your product(s) or service(s)? State prices in terms of quantity or fee per hour. If prices vary give an example. Provide a breakdown of how you arrived at your prices. (Include your costs and markup or profit margin.)

**Operating Requirements**

What government regulations, licenses, permits and insurance pertains to your business and have they been obtained? What costs are involved? Will franchise, patents, trademarks and licensing agreements be important factors in your business? Explain, including financial details.

**Identify your business requirements** such as size and type of premises, equipment, furniture and fixtures. Will they be leased or purchased and will deposits be required?

**What skills** are required to operate your business and who will provide them?

**How many employees** will you have to hire? (Number of Employees)

**At start-up**

**Part-time:**

**Full-time:**

**By year 3**

**Part-time:**

**Full-time:**

If You Are Starting A Business, What Reasons Do You Have For Wanting To Start Your Own Business? What previous experience do you have that relates to this business?

[illegible]



# Community Futures Development Corporation

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## of North & Central Hastings and South Algonquin

### PRIVACY STATEMENT

#### INTRODUCTION

Community Futures is a federally supported not-for-profit community organization with a volunteer Board of Directors and professional staff whose purpose is to support community economic development and small business growth through business loans or loan guarantees.

This brochure summarizes Community Futures' privacy policies and procedures that have been developed to comply with Canada's *Personal Information Protection and Electronic Documents Act* ("*PIPEDA*"). *PIPEDA* sets out rules for the collection, use and disclosure of a client's or customer's personal information, as well as safeguarding that information in the course of commercial activity as defined in the legislation.

#### WHAT IS "PERSONAL INFORMATION"

Under *PIPEDA*, "Personal Information" means any information that is identifiable to an individual, including name, address, telephone number, Social Insurance Number, and date of birth. It also includes, but is not limited to, other information relating to identity, such as, nationality, gender, marital status, financial information and credit history.

#### PURPOSES FOR PERSONAL INFORMATION

Community Futures collects only that personal information required to assess a prospective applicant's eligibility for financial assistance, as well as to report to the Federal Economic Development Agency for Southern Ontario, the Federal department that administers the Ontario Community Futures' Program.

*PIPEDA* permits Community Futures to *transfer* personal information to a third party, *without* the individual's knowledge or consent, if the transfer is simply for processing purposes and the third party only uses the information for the purposes for which it was transferred. Community Futures will ensure, by contractual or other means, that the third party protects the information and uses it only for the purposes for which it was transferred.

#### CONSENT

At the time of completing a loan or grant application, the express, written consent of the individual applicant will be sought for the collection, use, retention and disclosure of their personal information for the purposes set out in Community Futures' privacy policy.

An applicant may choose not to provide some or all of the personal information requested, but if Community Futures is unable to collect sufficient information to validate a financing request, the application for financing may be turned down.

#### ACCURACY

#### LIMITING USE, RETENTION & DISCLOSURE

Community Futures uses and retains personal information for only those purposes to which the individual has consented.

Personal information will be disclosed to only those Community Futures employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the Community Futures Privacy Policy.

#### SAFEGUARDS

Community Futures utilizes a number of physical, organizational and technological measures to safeguard personal information from unauthorized access or inadvertent disclosure in accordance with its *Information Security, Retention and Destruction Policy*, including but not limited to:



## Community Futures Development Corporation

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### of North & Central Hastings and South Algonquin

#### Physical

Active files are stored in locked filing cabinets located in work areas restricted to Community Futures employees and authorized volunteers. Personal information will be retained in client files as long as the file is active and for the length of the Federal Contribution Agreement + seven (7) years from the expiry of the Agreement or its early termination in accordance with the Agreement. Inactive files are stored in locked cabinets for the period prescribed above, after which, the information is shredded prior to disposal. Information contained in an inactive file will be retained for the length of the Federal Contribution Agreement + seven (7) years from the expiry of the Agreement or its early termination in accordance with the Agreement, except in the case where an application is rejected. Where an application has been rejected, the file and all personal information contained in the file will be retained for a period of two (2) years.

#### Organizational

Community Futures employees, volunteers, and third party service providers sign confidentiality agreements binding them to safeguarding the confidentiality of personal information to which they have access.

#### Technological

Personal information contained on Community Futures computers and the electronic data base are password protected. As well, the Internet server or router has firewall protection to protect against virus attacks and hacking into the data base. Personal information may also be contained in a secure internet based environment subject to Community Futures' privacy and data security protocols.

#### Electronic Transmission of Information

Notwithstanding the technological safeguards implemented by Community Futures, all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. For this reason, as part of the application that individual's sign consenting to their personal information being collected, used, retained, and disclosed, Community Futures will assume that it has the individual's consent to communicate via the Internet unless notified to the contrary.

### **INDIVIDUAL ACCESS**

#### **INVESTIGATING COMPLAINTS**

Any concern or issue about Community Futures' personal information handling practises may be made, in writing, to the Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will act promptly to investigate the complaint and provide a written report to the individual.

If the individual is dissatisfied with the report provided by the Chief Privacy Officer or feels that the corrective action taken by Community Futures is insufficient, the individual may direct a complaint to the Federal Privacy Commissioner in writing. The address of the Federal Privacy Commissioner is provided in this Privacy Statement for your convenience.

### **AMENDMENTS TO OUR PRIVACY POLICY**

This Privacy Statement is a summary of Community Futures' Privacy Policy. For full particulars of Community Futures' privacy policies and procedures, please request a copy of the Privacy Policy from Community Futures or a copy may be obtained from the Internet website at: [www.community-futures.ca](http://www.community-futures.ca)

The Community Futures Privacy Policy and this Privacy Statement are in effect April 7, 2004 and is retroactive to January 1, 2004. Community Futures' Privacy Policy and this Privacy Statement may be updated from time to time to reflect amendments in applicable Federal and Provincial laws. Any changes to this Privacy Policy will be posted on Community Futures website and will apply to personal information collected from the date of the posting of the revised Privacy Policy.



## Community Futures Development Corporation

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of North & Central Hastings and South Algonquin

### CONTACT INFORMATION

If you have any questions regarding Community Futures' Privacy Policy, Information Security, Retention and Destruction Policy, and/or this Privacy Statement, or you wish to make an access to personal information request, please contact:

Chief Privacy Officer  
Community Futures  
26 Chemaushgon Rd.  
Box 517  
Bancroft, ON K0L 1C0

CPO@community-futures.ca  
T: (613) 332-5564  
F: (613) 332-5628

### OTHER HELPFUL PRIVACY LINKS

For a copy of *PIPEDA*, or for answers to other questions regarding privacy legislation, below are some helpful privacy links.

Federal Privacy Commissioner  
[www.privcom.gc.ca](http://www.privcom.gc.ca)