

INDIGENOUS WOMEN ENTREPRENEURSHIP (IWE) MICRO-LOAN FINANCING PROGRAM APPLICATION

This IWE Micro-Loan Financing Application, together with the IWE Business Planning Guide and all required supporting documents, will help Waubetek evaluate your eligibility for funding.

Project review will not proceed until completed application and all documents are received.

Instructions for completing this Application:

1. Contact Waubetek by phone at 705-285-4275 or email us at waubetek@waubetek.com if you have questions about the application process.
2. Please note project costs or expense incurred prior to a completed application submission are not eligible.
3. Complete all sections and use attachments if more space is required for certain items.
4. Attach all the required documentation (see documents checklist on Page 5 of application).
5. Ensure that your application is signed and dated.
6. Submit the completed application, including the business planning guide and all required supporting documents to waubetek@waubetek.com.
7. Before completing the assessment of your application, a Business Support Officer will review the information and contact you to discuss your application in more detail.

Have you previously applied for or received financial assistance from Waubetek? YES NO

Please complete all sections or write "N/A" (if not applicable), use attachments as necessary.

LOAN APPLICANT INFORMATION - Provide full legal name as it appears on ID		
Surname	Given Name	
Address:	City, Province	Postal Code
Date of Birth (YYYY-MM-DD)	Gender	Social Insurance Number
Personal Email	Phone Number	Mobile Number
First Nation Community		First Nation Status Number
Current Employer (if applicable)		Employer Contact & Phone Number

IWE MICRO-LOAN FINANCING PROGRAM APPLICATION *(continued)*

Please complete all sections or write "N/A" (if not applicable), use attachments as necessary.

CO-APPLICANT-or-GUARANTOR INFORMATION (If Applicable) - Provide full legal name as it appears on ID				
Surname		Given Name:		
Address:		City	Postal Code	
Date of Birth (YYYY-MM-DD)		Gender	Social Insurance Number	
Personal Email		Phone Number	Mobile Number	
First Nation	Inuit	Metis	Other	Membership Number
Current Employer (if applicable)			Employer Contact & Phone Number	

BUSINESS INFORMATION		
Business Name	Address or Proposed Address	
Business Phone Number	Business Email	Business Website

BUSINESS STRUCTURE				
Sole Proprietor	Partnership	Incorporated	Other (Provide details below)	
Business/Corporation Number	Date Registered	CRA Business Number	Date Registered	
Name of owner (Primary Applicant)		Title (Owner/Operator, President, etc.)	% Of ownership	
Name of owner (Co-Applicant)		Title (Owner/Operator, President, etc.)	% Of ownership	
Date the business began operations or will commence operations? (YYYY-MM-DD)				

IWE MICRO-LOAN FINANCING PROGRAM APPLICATION *(continued)*

FINANCIAL REQUIREMENTS: <i>What funds do you require, for what purposes and what are the sources of funds?</i>			
Capital Project Costs	\$	Capital Financing Required	\$
Machinery/Equipment		Applicant's Cash Equity (Minimum 5% of Capital Project Costs)	
Office Equipment/Furniture		Other Contributed Equity:	
Leasehold Improvements		IWE Micro-Loan (up to 95% of Capital Project Costs)	
Inventory (up to 3 months)		Other financing:	
Other:		Other financing:	
Operating Capital (up to 3 months)		Total Capital Project Financing ->	
Rent		<i>Notes for capital project financing:</i> - Applicant cash equity meets minimum 5% of total eligible project costs. - IWE Micro-loan can not exceed 95% of total project costs. Micro-loan can not exceed \$25,000. - Proof of commitments from other financial sources must be provided if indicated above. - Contact Waubetek Business Support officer for additional assistance with this section.	
Insurance			
Other (non-wages related):			
Total Capital Project Costs			
Marketing		Marketing Financing	
Advertising		Applicant Equity Portion (25% Minimum)	
Website		Waubetek Marketing Contribution (up to 75%)	
Other:		Total Marketing Financing ->	
Total Marketing Project Costs ->			
Business Support		Business Support Financing	
Bookkeeper		Applicant Equity Portion (25% Minimum)	
Legal		Waubetek Business Support Contribution (up to 75%)	
Other:		Total Business Support Financing->	
Total Business Support Project Costs ->			
Total Project Costs		Total Project Financing	

***General note for all programs:

- Quotes for costs \$1,000 and over should be obtained and attached with your financing application.
- 3 Quotes for costs \$10,000 and over should be obtained and attached with your financing application.

IWE MICRO-LOAN FINANCING PROGRAM APPLICATION *(continued)*

ASSETS	PRIMARY APPLICANT \$	CO-APPLICANT/GUARANTOR \$
Cash/Savings		
Investments		
Vehicle(s)		
Real estate		
Other Assets (Provide details)		
Total Assets		
LIABILITIES	PRIMARY APPLICANT \$	CO-APPLICANT/GUARANTOR \$
Personal Loan Balance(s)		
Mortgage Balance(s)		
Vehicle Loan Balance(s)		
Credit Card Balance(s)		
TOTAL LIABILITIES		
PERSONAL NET WORTH (Assets-Liabilities)		

PERSONAL BUDGET	PRIMARY APPLICANT \$	CO-APPLICANT/GUARANTOR \$
Total Monthly Income		
Total Monthly Expenses and debt service		
Monthly Surplus/Deficit		

Collateral/Security	Value (\$)
What is your proposed security/collateral for the loan? (Include VIN #'s if applicable)	

IWE MICRO-LOAN FINANCING PROGRAM APPLICATION *(continued)*

OTHER INFORMATION	PRIMARY APPLICANT		CO-APPLICANT/GUARANTOR	
1. Have you ever declared bankruptcy?	Yes	No	Yes	No
2. Do you have unpaid collections or write-offs?	Yes	No	Yes	No
3. Have you ever had an asset repossessed	Yes	No	Yes	No
4. Are you involved in any claims/lawsuits	Yes	No	Yes	No
If you answered Yes to any of the above, please explain the circumstances				

JOB CREATION	Number of Existing Jobs (enter "0" if new business")	Number of Jobs Created (As a result of financing approval)
Full Time Employees (28 hours or greater)		
Part-Time Employees (27 hours or less)		
Seasonal Employees (Full-time/part-time seasonal workers)		

SUPPORTING DOCUMENTS CHECKLIST - Please provide the following: <i>Applications missing required documents will not be processed. If you're unsure what to include, contact Waubetek before submitting.</i>	
	Copy of First Nation Status Card
	Identification (Driver's License & Birth Certificate)
	Banking information and proof of available 5% cash equity. (Bank statement)
	Proof of value of any contributed assets or proposed collateral security to be pledged. (if applicable)
	Project quote (minimum 1) for project costs \$1,000 and greater.
	Project quotes (minimum 3) for project costs \$10,000 and greater.
	Business licenses and registration. (i.e. ON Bus. Reg., Incorporation Cert., CRA Bus. Reg., WSIB Cert., etc.)
	Corporate documents (Articles, Shareholder Cert., Bylaws, etc.) or partnership agreement. (if applicable)
	Business insurance policy or cost quote. Insurer name & contact #:
	Bookkeeper acknowledgment letter or cost quote. Name & contact #:
	Resume, educational diplomas, and business certificates verifying qualifications.
	For existing business provide most recent financial statements
	Marketing data and any contracts/letters of intent you have to support sales assumptions
	Completed <u>IWE Business Planning Guide and Cash Flow template</u>

IWE MICRO-LOAN FINANCING PROGRAM APPLICATION *(continued)*

4. DECLARATION and CONSENT OF APPLICANT(S) and/or GUARANTOR

I 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 Waubetek.

I hereby authorize duly appointed representatives of Waubetek to obtain information from, and share with, persons or organizations, public or private, any information necessary, including credit information about me from Employers, First Nations, 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_____

Primary Applicant Signature

Co-Applicant / Guarantor Signature

Primary Applicant Name

Co-Applicant / Guarantor Name

Corporation Signing Authority Signature (Primary)

Corporation Signing Authority Signature

Name and Title (i.e. President)

Name and Title (i.e. Vice President/Treasurer)

Witness

Name of Witness