



### **Access to Capital-Community Retrofit Program**

Thank you for applying to the Peterborough Community Futures Development Corporation's **Community Retrofit-Access to Capital Program**. Detailed below are the contents of the supporting documentation package that must be submitted with your request for funding. This should provide sufficient information to permit an assessment and decision on your application. Peterborough CFDC may request additional information or clarification of the data provided. All information provided will be kept strictly confidential.

The **Community Retrofit-Access to Capital Program** is designed to assist and encourage the development of vacant or underutilized industrial, commercial or retail properties which would then provide organizations with development and job creation/retention potential. It aims to support investment in local small and medium size businesses within the CFDC's service area, stimulating business growth and assisting in the long term economic development. Eligible projects may include but are not limited to design plans and/or feasibility studies, which will determine the demand for rental space, engineering studies, environmental studies, and capital costs relating to property development which may include costs relating to compliance with the new Provincial water regulations.

***Funding Criteria and Guidelines:***

Repayable, non-interest bearing loans with a maximum amortization of 10 years.

**All Funds must be expended by March 31, 2010**

Please complete and sign the accompanying Peterborough CFDC request for funding form and return it with the supporting documentation package to:

**Eastern Ontario Development Program Committee  
Peterborough Community Futures Development Corporation  
351 Charlotte Street  
Peterborough, ON K9J 2W1**

**Applications can be sent via fax at 705.745.2369**

**If the application is approved**, Peterborough Community Futures Development Corporation will prepare a letter of understanding with terms, conditions and monthly reporting requirements. Funds will be released after successful completion of the project subject to a 10% hold back until applicant, after completing the project, has met all project requirements as laid out in the letter of understanding and/or until a final report and budget is received by Peterborough Community Futures Development Corporation.

Any questions or concerns regarding the application process or the **Access to Capital Program** should be directed to:

Judy Heffernan, General Manager  
Phone: 705.745.5434  
Fax: 705.745.2369  
Email: comdev@cdc.on.ca



351 Charlotte Street  
Peterborough, ON K9J 2W1

**Access To Capital Fund Application**

Organization Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Purpose: \_\_\_\_\_  
\_\_\_\_\_

Amount Requested: \_\_\_\_\_

\_\_\_\_\_  
Authorizing Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

**1. Organization Profile**

Contact Person: \_\_\_\_\_

Position: \_\_\_\_\_

Fax: \_\_\_\_\_ Email: \_\_\_\_\_

Organization name: \_\_\_\_\_

Organization address: \_\_\_\_\_

City: \_\_\_\_\_ Postal Code: \_\_\_\_\_

**Description of business:** (Please include mission, business mandate, building and construction history, commercial/retail property development history and/or technology/knowledge based business history, and catchment area.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How many employees do you have? \_\_\_\_\_ Full-time \_\_\_\_\_ Part-time \_\_\_\_\_

**2. Project information:**

Name/title: \_\_\_\_\_

Start date: \_\_\_\_\_ Completion date: \_\_\_\_\_

Location of project: \_\_\_\_\_

Provide a brief description of the planned venture/marketing plan, including purpose, goals, and community involvement:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Officers/key employees**

Names:

\_\_\_\_\_  
\_\_\_\_\_

Key references:

\_\_\_\_\_  
\_\_\_\_\_





## BUSINESS LOAN APPLICATION

Date: \_\_\_\_\_

Application No: \_\_\_\_\_

### 1:0 Administrative Information

#### 1:1 Business Information:

Business Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Telephone: \_\_\_\_\_

#### 1:2 Ownership/shareholder/management:

Sole Proprietorship     Partnership     Corporation

Registration/Incorporation Documentation Attached?

Yes     No

If not, please explain:

#### 1:3 Professional Advisors/Mentors

Referred to the CFDC By: \_\_\_\_\_

Solicitors: \_\_\_\_\_

Accountant: \_\_\_\_\_

Insurance Broker: \_\_\_\_\_

Bank: \_\_\_\_\_

**1:4 Principals:**

**Name:**

**Name:**

**Address:**

**Address:**

**City:**

**City:**

**Postal Code:**

**Postal Code:**

**Telephone:**

**Telephone:**

**Name:**

**Name:**

**Address:**

**Address:**

**City:**

**City:**

**Postal Code:**

**Postal Code:**

**Telephone:**

**Telephone:**

1:5 Provide a brief description of your background(s) including education and work that you did in your last three positions:

**1:6 References:**

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ City: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Telephone: \_\_\_\_\_ Telephone: \_\_\_\_\_

**1:7 Other Obligations:**

Is the applicant(s) or business an endorser, guarantor or consignor for obligations not listed on the financial statement?

If so, please explain:

Is the applicant(s) or business a party to any claim or lawsuit?

If so, please explain:

Does the applicant(s) owe any back taxes (i.e. sales, income, realty or business taxes)?

If so, please explain:

**2:0 PROPOSAL:**

2:1 Describe your proposed business:

2:2 Identify your major competitors:

2:3 Identify potential client groups:

2:4 Describe major suppliers and the nature of the inventory:

2:5 Describe how you intend to market your business:

2:6 Describe how your background relates to the proposed business:

2:7 Identify government regulations and licenses required to undertake your proposed business:

Have you met these requirements?

Yes

No

If not, please explain:

- 2:8 How many full-time positions will be created in year one? \_\_\_\_\_  
How many part-time positions will be created in year one? \_\_\_\_\_
- 2:9 Is business or cash flow seasonal?  Yes  No  
When are the revenue periods high?  
When are the revenue periods low?  
Please explain:

Financial Information:

- 3:1 Indicate total project costs by category:  
(Please attach a breakdown of the items to be purchased/projects to be completed under each category.)
- 3:1:1 Real Estate: \$ \_\_\_\_\_
- 3:1:2 Leasehold Improvements: \$ \_\_\_\_\_
- 3:1:3 Inventory: \$ \_\_\_\_\_
- 3:1:4 Equipment: \$ \_\_\_\_\_
- 3:1:5 Operating: \$ \_\_\_\_\_
- 3:1:6 Other: \$ \_\_\_\_\_
- 3:1:7 **TOTAL COST:** \$ \_\_\_\_\_
- 3:2 Applicants Contribution: (subtract) \$ \_\_\_\_\_
- 3:3 Other Financing: (subtract) \$ \_\_\_\_\_
- Source:
- 3:4 TOTAL LOAN REQUEST: \$ \_\_\_\_\_
- 3:5 Please indicate security available and estimate market value for loan collateral:

YOUR PERSONAL FINANCIAL STATEMENT			
Name (including middle initial)		Date of Birth	Social Insurance Number
Street Address		City	Province <span style="float: right;">Postal Code</span>
Home Phone	Residence ___ Own ___ Rent ___ Other	How Long at address? _____ Years _____ Months	
Occupation	Currently Employed by	How long with employer? _____ Years _____ Months	
Employer's Phone	___ Married ___ Unmarried ___ Separated (This includes single, divorced and widowed)	Number of dependents	
Your principal financial institution and address:			
<small>(Under the Laws of Canada or the provinces your spouse may have a legal interest or obligation arising from your business dealings and may also have an interest in your personal assets)</small>			
PERSONAL DATA FOR YOUR SPOUSE			
Spouse's Name (including middle initial)		Spouse's Occupation	Social Insurance Number <span style="float: right;">Date of Birth (DAY/month/year)</span>
Spouse currently employed by		How long with employer _____ Years _____ Months	Spouse's work phone
FINANCIAL INFORMATION AS AT _____ Day _____ Month _____ Year			
ASSETS		LIABILITIES	
List and describe all assets		List credit cards, open lines of credit, and other liabilities (including alimony and child support)	
VALUE		BALANCE OWING <span style="float: right;">MONTHLY PAYMENT</span>	
TOTAL CHEQUING	\$	BANK LOANS	\$ <span style="float: right;">\$</span>
TOTAL SAVINGS		MORTGAGES ON REAL ESTATE OWNED (see schedule B)	
LIFE INSURANCE CASH VALUE		MONTHLY RENT PAYMENT	
AUTOMOBILE MAKE YEAR		CREDIT CARDS (Please itemize)	
STOCKS & BONDS (see schedule A)		OTHER OBLIGATIONS (Please itemize)	
ACCOUNTS /NOTES RECEIVABLE			
REAL ESTATE (see schedule B)			
RETIREMENT ACCOUNTS OTHER ASSETS (household goods, etc)		TOTAL MONTHLY PAYMENTS	----- \$
TOTAL ASSETS (I)	\$	TOTAL LIABILITIES (H)	\$ -----
INCOME SOURCES <small>Income from alimony, child support or separate maintenance does not have to be stated unless you want it considered.</small>		NET WORTH (I - H)	\$
YOUR GROSS MONTHLY SALARY	\$	SUNDRY PERSONAL OBLIGATIONS <span style="float: right;">Please provide details below if you answer yes to the following question</span>	
YOUR SPOUSE'S GROSS MONTHLY SALARY	\$	Are you providing your personal support for obligations not listed above (ie: cosigner, endorser, guarantor)? <span style="float: right;">YES NO</span>	
NET MONTHLY RENTAL (see schedule B)	\$	Details of any of the above:	
OTHER INCOME (Please itemize)	\$		
TOTAL	\$		

**SCHEDULE A – STOCKS AND BONDS**

QUANTITY	DESCRIPTION	WHERE QUOTED	MARKET VALUE	PLEGGED AS COLLATERAL	
				YES	NO
TOTAL			\$		

**SCHEDULE B – REAL ESTATE OWNED**

Please provide information on your share only of real estate owned	TYPE OF PROPERTY	PRESENT MARKET VALUE	AMOUNT OF MORTGAGE OR LIENS	GROSS MONTHLY RENTAL INCOME	MONTHLY MORTGAGE PAYMENTS	MONTHLY TAXES INSUR. MAINTENANCE AND MISC.	NET MONTHLY RENTAL INCOME
PROPERTY ADDRESS (primary residence) Plan no.                      Lot No. STREET CITY                                      PROV.		\$	1 <sup>st</sup> \$  2 <sup>nd</sup> \$	\$	1 <sup>st</sup> \$  2 <sup>nd</sup> \$	\$	\$
NAME OF MORTGAGE HOLDERS	FIRST MORTGAGE			SECOND MORTGAGE			
PERCENTAGE OWNERSHIP      %	MONTH/ YEAR ACQUIRED:			PURCHASE PRICE: \$			
PROPERTY ADDRESS (primary residence) Plan no.                      Lot No. STREET CITY                                      PROV.		\$	1 <sup>st</sup> \$  2 <sup>nd</sup> \$	\$	1 <sup>st</sup> \$  2 <sup>nd</sup> \$	\$	\$
NAME OF MORTGAGE HOLDERS	FIRST MORTGAGE			SECOND MORTGAGE			
PERCENTAGE OWNERSHIP      %	MONTH/ YEAR ACQUIRED:			PURCHASE PRICE: \$			

**GENERAL INFORMATION** Please provide details if you answer Yes to any of the following questions

Have you ever hand an asset repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you party to any claims or lawsuits? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you owe any taxes prior to the current year? <input type="checkbox"/> Yes <input type="checkbox"/> No

Details

The undersigned declare(s) that the statements made herein are for the purpose of obtaining business financing and are to the best of my/our knowledge true and correct. The applicant(s) consent(s) to the GPBDC making any inquiries it deems necessary to reach a decision on application, and consent(s) to the disclosure at any time of any credit information about me/us to any credit reporting agency or to any one with whom I/we have financial relations.

\_\_\_\_\_ Date

\_\_\_\_\_ Signature of Applicant(s) Above

**4.0 Declaration:**

The undersigned hereby declares that all of the information provided herein and on the accompanying statements is to the best of my/our knowledge true, complete and correct and understand that it will be used by the Community Futures Development Corporation to determine credit worthiness. The proceeds of the loan applied for will be used for business purposes and not for personal, family or household purposes.

The undersigned further consent(s) to the Community Development Corporation making any inquiries it deems necessary to reach a decision on this application, and consent(s) to the disclosure at any time to any credit information about me/us to any credit reporting agency or to any one with whom I/we have financial relations.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Greater Peterborough Business Development Corporation Privacy Policy**

We welcome your requests for a copy of the Greater Peterborough CFDC's Privacy Policy in compliance with Canada's Personal Information Protection and Electronic Documents Act.

Privacy Officer – Judy Heffernan

Cash Flow Forecast

	1 <sup>st</sup> Month	2 <sup>nd</sup> Month	3 <sup>rd</sup> Month	4 <sup>th</sup> Month	5 <sup>th</sup> Month	6 <sup>th</sup> Month	7 <sup>th</sup> Month	8 <sup>th</sup> Month	9 <sup>th</sup> Month	10 <sup>th</sup> Month	11 <sup>th</sup> Month	12 <sup>th</sup> Month	Totals
<b>CASH RECEIPTS</b>													
Cash Sales													
Collection of Accounts Receivable													
Loan Proceeds													
Other Cash Receipts													
<b>Total Cash Receipts (A)</b>													

<b>CASH DISBURSEMENTS</b>													
Purchase of Materials or Stock													
Purchase of Fixed Assets													
Accounting and Legal Fees													
Advertising													
Vehicle Expense and Travel													
Business Tax, Fees, Licenses													
Property Tax													
Managements Salaries													
Other Salaries													
Employee Benefits													
Insurance Rent													
Interest and Bank Charges													
Payments on Loans/Mortgages													
Maintenance and Repairs													
Freight													
Telephone													
Utilities													
Office Expenses and Postage													
All Other Operating Expenses													
Income Tax Payments													
<b>Total Cash Paid Out (B)</b>													
Cash Surplus or (Deficit) (A-B)													
Opening Cash Balance (C)													
Closing Cash Balance (D)													

Note: Line "C" is a carry-forward from line "D" in the previous month.