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Meadow Lake SK S9X
1Z6
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Email:
beaverriver@sasktel.net

BUSINESS INCENTIVE PROGRAM APPLICATION

NAME OF APPLICANT(S):							
TRADE NAME OF BUSINESS:				BUSINESS NUMBER:			
YOUR BUSINESS IS:		A PROPRIETERSHIP		A PARTNERSHIP		AN INCORPORATED	
COMPANY		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
MAILING ADDRESS:		CITY/TOWN:		BUSINESS PHONE #:			
POSTAL CODE:							
HERITAGE GROUP:		NON-STATUS		METIS		NON-ABORIGINAL	
TREATY		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
RESIDENCY:		JANS BAY		BEAUVAL		ILE A La CROSSE	
COLE BAY		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
AMOUNT BEING APPLIED FOR:			PURPOSE FOR THIS LOAN:				
\$							
BELOW PLEASE INDICATE WHAT YOUR PROJECT COSTS WILL BE AND THE AMOUNT OF FINANCING REQUIRED							
PROJECT COSTS:				FINANCING:			
MACHINERY & EQUIPMENT		\$		BRCFDC		\$	
VEHICLES				CASH EQUITY			
WORKING CAPITAL				WORKING CAPITAL			
OTHER (SPECIFY)				OTHER (SPECIFY)			
TOTAL		\$		TOTAL		\$	
NAME OF OWNERS OF BUSINESS:			POSITION HELD:		% OWNED		
NAME OF YOUR BUSINESS BANK:							
OUTLINE EXISTING BUSINESS LOANS							
NAME OF LENDER		ORIGINAL AMOUNT \$	DATE DUE	PRESENT AMOUNT DUE \$	INTEREST RATE %	REPAYMENT TERMS	SECURITY GIVEN
NAME OF LENDER		ORIGINAL AMOUNT \$	DATE DUE	PRESENT AMOUNT DUE \$	INTEREST RATE %	REPAYMENT TERMS	SECURITY GIVEN

PERSONAL FINANCIAL STATEMENT

YOUR INFORMATION			BIRTHDATE D/M/Y	SOCIAL INSURANCE NUMBER
FIRST NAME	MIDDLE NAMES	LAST NAME		
OCCUPATION	EMPLOYED BY	FOR HOW LONG	WORK PHONE	PREVIOUS EMPLOYER
YOUR SPOUSE'S INFORMATION (LAW PARTNER)			BIRTHDATE D/M/Y	SOCIAL INSURANCE NUMBER
(WIFE, HUSBAND OR COMMON- LAW PARTNER)				
FIRST NAME	MIDDLE NAMES	LAST NAME		
OCCUPATION	EMPLOYED BY	FOR HOW LONG	WORK PHONE	PREVIOUS EMPLOYER
OTHER HOUSEHOLD INFORMATION			RESIDENCE: <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	
HOW LONG HERE?	STREET ADDRESS/BOX #	CITY/TOWN	PROVINCE	POSTAL CODE
HOME PHONE #	MARITAL STATUS		NUMBER OF DEPENDENTS	
CELLULAR PHONE #	<input type="checkbox"/> UNMARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> DIVORCED			
YOUR MAIN FINANCIAL INSTITUTION (BANK, CREDIT UNION ETC.)				
PHONE	STREET ADDRESS/BOX #	CITY/TOWN	PROVINCE	POSTAL CODE
INCOME SOURCES			(MONEY YOU RECEIVE EACH MONTH)	
YOUR MONTHLY WAGES	\$	GENERAL INFORMATION ABOUT YOU AND YOUR SPOUSE: Please provide details if you answer yes to any of the following questions.		
YOUR SPOUSE'S MONTHLY WAGES	\$			
MONTHLY RENTAL RECEIVED	\$			
MONTHLY GOVERNMENT CHILD ALLOWANCE	\$			
EMPLOYMENT INSURANCE	\$			
PENSIONS	\$			
OTHER GOVERNMENT ASSISTANCE	\$			
	\$			
OTHER INCOME	\$			
TOTAL INCOME	\$			
			HAVE YOU CO-SIGNED OR GUARANTEED A LOAN? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			OR PAYMENTS FOR ANYONE? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			HAVE YOU EVER HAD AN ASSET REPOSSESSED? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			HAVE YOU EVER DECLARED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			IS ANYONE CLAIMING YOU OWE THEM MONEY? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			IS ANYONE TAKING ANY LEGAL ACTION AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			DO YOU OWE ANY BACK TAXES? <input type="checkbox"/> YES <input type="checkbox"/> NO	
			DETAILS:	

STATEMENT OF ASSETS AND LIABILITIES		NAME: You and Your Spouse		DATE:
ASSETS: What You Own		LIABILITIES: What you Owe	MONTHLY PAYMENT	WHERE ARE ASSETS LOCATED OR WHERE IS THE MONEY OWED?
CHEQUING	\$	\$	\$	
SAVINGS	\$	\$	\$	
RETIREMENT SAVINGS	\$	\$	\$	
LIFE INSURANCE SAVINGS PLAN	\$	\$	\$	
STOCKS & BONDS	\$	\$	\$	
MONEY RECEIVABLE	\$	\$	\$	
HOUSEHOLD ITEMS	\$	\$	\$	
VEHICLES	\$	\$	\$	
OTHER EQUIPMENT	\$	\$	\$	
RECREATIONAL VEHICLES BOATS, TRAILERS ETC.	\$	\$	\$	
REAL ESTATE: RESIDENCE (LEGAL DESCRIPTION)	\$	\$	\$	
REAL ESTATE: OTHER (LEGAL DESCRIPTION - USAGE)	\$	\$	\$	
OTHER BANK LOANS	\$	\$	\$	
CREDIT CARDS	\$	\$	\$	
TAXES PRIOR TO CURRENT YEAR	\$	\$	\$	
OTHER BILLS OWING	\$	\$	\$	
OTHER	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
TOTALS	\$	\$	\$	
NET WORTH: WHAT YOU OWN \$				\$
-				
WHAT YOU OWE \$				

PLEASE ATTACH TWO PIECES OF IDENTIFICATION

ONE BEING PICTURE I.D. THE OTHER BEING SIGNATURE I.D

INTEREST RATES:

Beaver River Community Futures Development Corporation's interest rates range from 8% to 10%.

CREDIT INFORMATION:

The undersigned consents to the Beaver River Community Futures Development Corporation or agent obtaining any credit report or contacting any person with regards to credit history, Canada Customs and Revenue Agency accounts or Saskatchewan Government Insurance vehicle registrations and to release such information to Beaver River Community Futures Development Corporation at any time in connection with the loan hereby applied for or here after granted.

DECLARATION:

I, the undersigned, declare that the statements made here and on any attached documents are to the best of my knowledge true and accurate. I consent to allow my financing institution to make any inquiries necessary to reach a decision on this application and to allow them to give out any credit information to credit reporting agencies and anyone with whom I have financial dealings.

I, the undersigned, also declare that I am a resident of one of the following communities for at least one year: Northern Hamlet of Jans Bay, Northern Hamlet of Cole Bay, Northern Village of Beauval or Northern Village of Ile a La Crosse.

Applicant's Name

Applicant's Name

Applicant's Signature

Applicant's Signature

Date

PRIVACY CONSENT

I AGREE that BEAVER RIVER COMMUNITY FUTURES DEVELOPMENT CORPORATION, hereinafter referred to as “BRCFDC”, may obtain any exchange such personal information (including credit experience, financial information, and any credit check information) as may be required by BRCFDC in connection with my loan application or my loan administration, if granted. Sharing of this personal information may include sharing it with other lending institutions that may participate in my loan financing or any other persons from which the BRCFDC requires information or services with respect to the loan application or loan administration in the case the loan is granted.

I agree and authorize BRCFDC to, from time to time, conduct a Credit Bureau or reporting agency search, a personal property registry search, and any other searches required to assess my credit history, and if my loan is granted to assess my compliance with the terms of my loan, assess the loan security, or for purposes related to enforcing the terms of my loan or to realize upon the loan security in the event of my default of the terms of my loan. I agree and authorize any other lending institution who may be evaluating the possibility of participating in my financing, or that does participate in my loan if granted, to conduct the same enquiries and/or searches if required by that institution.

I agree and understand that this is a continuing authorization that may be acted upon by BRCFDC and/or any other lending institution who may be evaluating the possibility of participating in my financing, or that does participate in my loan, if granted, at any time and for any purpose required to assess my credit history, assess my compliance with the terms of my loan, assess the loan security, or for any purpose related to enforcing the terms of my loan or to realize upon the loan security in the event of my default of the terms of my loan, if granted.

Notwithstanding the generality of the foregoing, I specifically authorize BRCFDC to collect, disburse, and use my personal information in a sharing arrangement with the following parties*:

1. PLEDCO _____
2. Sakitawak Development Corporation _____
3. Other _____

*I understand that the specific personal information sharing arrangements will benefit me through expediting communication and that only information relating to and pertinent to my loan application, loan administration, or loan realization will be the subject of the sharing arrangement.

REVOKING CONSENT

- i.) I agree that I cannot revoke this authorization until all of my debts and liabilities, present or future, direct or indirect, absolute or contingent, matured or not, or at any time owing to BRCFDC have been paid in full. I can revoke consent in specific instances only if the specific personal information is no longer reasonably required for loan purposes.
- ii.) I understand and agree that BRCFDC may disclose personal information without my knowledge or consent if the disclosure is for the purpose of collecting a debt owed by me to BRCFDC.
- iii.) Subject to the limitations of 'i' and 'ii' above, I understand that I can revoke any portion of this consent agreement by providing written notice to BRCFDC, and BRCFDC will provide me with a Withdrawal of Consent Form if I request one.
- iv.) I agree and understand that this is a continuing consent with no expiry date and that if I do not provide a written revocation of consent, then consent as outlined in this agreement is implied and authorized.

I agree and acknowledge that I have received a copy of BRCFDC's privacy policy, a copy of this Privacy Consent form, and that I have reviewed and understand the same.

By signing this application, the applicant confirms that he/she has made best efforts to access funds from other sources.

Should your loan be declined and you wish to appeal please contact the office for the process.

DATED at the _____ in the Province of Saskatchewan, this _____ day of _____, 20_____.

<Borrower>

(seal)

Per: _____