

**Boonslick Regional Planning Commission  
Revolving Loan Fund/Micro-Enterprise Loan Fund  
Loan Application Package**

Thank you for your interest in the Revolving Loan Fund Program. We have provided this package to assist you in applying for a business loan. We hope, also, that the package is helpful for you in thinking about your business plans. All information provided will be kept confidential.

This loan application package refers to a number of statements we would like to include with the application. The information is further explained on the following pages. The statements will be used by the Loan Program to make a credit evaluation. However, completion of the package, in and of itself, does not guarantee approval of your loan request.

You may wish to check with your lawyer or accountant when preparing these documents. If you have any questions about any of the documents, please contact our office. The information you provide with this application is important. You should try to complete all areas that are applicable to your business. Additionally, there may be other information requested of you upon review of this application.

The loan being applied for is funded in part by the United States Department of Commerce-Economic Development Administration and/or the Missouri Department of Economic Development and is subject to the requirements, rules, and regulations of the Economic Development Administration and Department of Economic Development as applicable.

This application is not complete or accepted until all required information is received.

If you need assistance with the preparation of a business plan or some other guidance, the Service Corp of Retired Executives (SCORE) may be able to assist you. They can be reached at (314) 854-6861.

If you need assistance with the application or have questions regarding the loan program please call the Boonslick Regional Planning Commission at (636)456-3473.

The information we will need is divided into three parts.

- I. Information about you.
- II. Information about your business.
- III. Information about your loan request.

**Submit the completed application along with the necessary supporting documentation to:**

Boonslick Regional Planning Commission  
Loan Servicing  
PO Box 429  
122 East Booneslick Road  
Warrenton, MO 63383



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**I. Information About You**

The success of your business is primarily dependant upon the background and financial strength of the people running the business. That is why we need information regarding your experience and financial position. This section allows you to introduce yourself and other key individuals of your business to the Program. Please remember to sign any statements you submit. If more forms are needed simply request them from our office.

**Resume:** Any owners of 20% or more of the business or other principals actively involved in the business should indicate their qualifications, experience, and education. The form attached or a resume should provide the basic information we need.

**Personal Financial Statements:** In addition to experience, the financial position of any owners of 20% or more of the business, other principals, and any guarantors should be identified by completing the enclosed personal financial statements. If you already have a current statement prepared it may be substituted for the enclosed form. The personal financial statements should be as of the same date as your business financials.

**Tax Returns:** Your personal tax returns for the last three years are requested (IRS Form 1040s and attachments) for anyone providing a Personal Financial Statement.

Finally, each individual providing personal financial statements should answer the following questions (Check Yes or No):

1. Are you a Citizen of the United States?  Yes  No
2. Have you ever declared bankruptcy?  Yes  No
3. Are you presently under indictment, on parole or probation?  Yes  No
4. Have you ever been charged for any criminal offense other than a minor traffic violation?  
 Yes  No
5. Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation including adjudication withheld pending probation for any criminal offense other than a minor vehicle violation?  Yes  No
6. Have you ever requested government financing?  Yes  No

\_\_\_\_\_  
 Applicant's Signature

\_\_\_\_\_  
 Social Security Number

\_\_\_\_\_  
 Date of Birth

\_\_\_\_\_  
 Place of Birth



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**Resume Form**

**Details of Education:** Include high school name, year graduated (if applicable); trade/vocation school name (if attended), year(s), studies completed/type(s) of studies; colleges and/or universities attended, year(s) attended, studies completed/type(s) of studies; etc.


**Details of Work Experience (begin with the most recent employer).**

Employer:	Dates of Employment: From:                      To:
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Job Duties and Responsibilities:

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Employer:	Dates of Employment: From:                      To:
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Job Duties and Responsibilities:

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Employer:	Dates of Employment: From:                      To:
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Job Duties and Responsibilities:

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Employer:	Dates of Employment: From:                      To:
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Job Duties and Responsibilities:

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Employer:	Dates of Employment: From:                      To:
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Job Duties and Responsibilities:

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**Personal Financial Statement**

All individuals applying for a business loan, a guarantor, or any individual with at least 20% ownership is required to submit a personal financial statement along with copies of the past three year income tax returns.

Assets	Value		Liabilities	Balance
Cash on hand or checking account			Credit Cards & Charge accounts	
Savings accounts				
Time Deposits				
US Savings Bonds & Treasury securities			Property taxes payable	
Other marketable securities (attach list)			Accrued/Unpaid Income Taxes	
			Loans on Life Insurance Policies	
Cash value of Life Insurance (attach list)			Term notes payable to banks	
Accounts/Note Collectible				
			Loans from family & other individuals	
<b>Total Current Assets:</b>			Other current liabilities	



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			<b>Total Current Liabilities:</b>	
Business Investments			Automobile loans	
Automobiles & Recreational Vehicles				
			Installment loans	
Personal Residence			Real-Estate Loans	
Other Real Estate				
401(k), IRA accounts (attach list)			Other long term loans	
Other personal property				
Other non-current assets			<b>Total Non-Current Liabilities:</b>	
<b>Total Non-Current Assets:</b>			<b>Total Liabilities:</b>	



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Total Assets:		Net worth:	
Do you have adequate medical insurance?		Are you presently a plaintiff or defendant in any legal action?	
Are any assets listed in a trust?		Are there unsatisfied judgements against you?	
What is your gross annual income?		What is the face amount of life insurance?	
Have you cosigned or guaranteed someone else's obligations?			
The above statement of assets and liabilities is a complete and accurate representation of my/our financial condition as of this date.			
Signature	Date	Spouse Signature	Date

**II. Information About Your Business**

This section allows you to explain your business and detail its performance to date. A series of questions in section II is designed to help you think about your business operations and needs.

*If you are operating an existing business or plan to acquire an existing business we need to know something about the business' past performance in order to understand what can be expected in the future. Please provide your company's most recent interim balance sheet and income statement, and at least three year end balance sheets, income statements, and tax returns (IRS Forms 1120/1120s etc.).*

If this is a start-up business a detailed business plan will be required.

If your request will involve the purchase of commercial real estate we will need current operating statements,



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rent rolls, and if applicable rehabilitation costs. Rent rolls should include tenant name, unit, square footage, monthly rent. Leases may also be required.

**Business History and Background**

1. What is the legal name and address of the business?
  
2. Form of Business (sole proprietorship, partnership, corporation, non-profit, S corporation, limited liability company)?
  
3. List of owners and their respective percentage of ownership.  

Name	Social Security Number	Percent Owned
  
4. Briefly describe the operations of the business.
  
5. When (month, year) was this business established? How long have you been involved in running the business?
  
6. Briefly characterize your customers (retail, commercial, etc.)
  
7. Does the company own life insurance on you or any other officer of the company? If so, what are the benefits, who are the beneficiaries, what insurance company issued the policy, and what is the term of the policy?



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8. Who is your lawyer?
9. Who is your outside accountant?
10. Who is responsible for the day-to-day financial management of the company and what are this person's qualifications (if not already provided)?
11. Describe any research and development, patents, trademarks, or other intangible assets that your company owns or will be purchasing.
12. Does your company have any contingent liabilities? (Guaranties, lawsuits, etc.)
13. Has your business ever declared bankruptcy? If yes, please provide details and date.
14. How many employees will you have before the loan request? After the loan request?
15. Is your business engaged in export trade? Do you intend to begin export trading?
16. List all of the debts of the company.

To whom payable	Original amount	Original Date	Present Balance	Maturity Date	Monthly Payment	Collateral





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Inventory \_\_\_\_\_

Working Capital \_\_\_\_\_

Acquisition of  
existing business \_\_\_\_\_

List all of the collateral available for the loan.

Description (Manufacturer & Model #)	Year Acquired	Original Cost	Market Value	Current Lien Balance	Name of Lienholder