Revolving Loan Fund – CARES ACT

**BOONSLICK REGIONAL PLANNING COMMISSION**

**LINCOLN COUNTY**

Chain of Rocks

Elsberry

Foley

Fountain N Lakes

Hawk Point

Moscow Mills

Old Monroe

Silex

Troy

Truxton

Whiteside

Winfield

**MONTGOMERY COUNTY**

Bellflower

High Hill

Jonesburg

McKittrick

Middletown

Montgomery City

New Florence

Rhineland

Wellsville

**WARREN COUNTY**

Innsbrook

Marthasville

Pendleton

Truesdale

Warrenton

Wright City

CHAIRMAN

Ryan Poston

EXECUTIVE DIRECTOR

Chad M. Eggen

Established: May 27, 1968

111 Steinhagen

PO Box 429

Warrenton, MO 63383

Phone: (636) 456-3473

Fax: (636) 456-2329

<http://boonslick.org>

Financial Statement Templates and Business Plan Outline

To fully evaluate your business ability to pay back the loan, Boonslick Regional Planning Commission requires three (3) years of tax returns. In lieu of tax returns, 3 years of profit/loss statements and balance sheets will be accepted.

In addition, BPRC requires a business plan outlining your business and future strategy.

Use the following templates and outline if you do not already have them created.

If you require assistance with preparing the business plan or financial statements, contact one of the following Small Business Administration (SBA) organizations:

1. Service Corp of Retired Executives (SCORE) - (314) 854-6861.
2. Small Business Development Center (SBDC) - 660-665-3348
3. Veterans Business Resource Center (VBRC) – 314-531-VETS (8387)
4. Grace Hill Women’s Business Center - 314-584-6700

Submit the completed template with the application and all other supporting documentation to:

Christine Zika

Economic Development Specialist

Boonslick Regional Planning Commission

PO Box 429

122 East Boonslick Road

Warrenton, MO 63383

czika@boonslick.org

(636) 456-3473

**Profit and Loss (Income) Statements:**

* 1. If the business has filed tax returns for the previous three (3) years, those can be submitted in lieu of the following form.
	2. If the business has not filed tax returns for the previous three (3) years, please complete the following.
	3. If the business is a start-up, please complete the following as a Pro Forma.

|  |
| --- |
| **Company Name:** Company Name |
| **Date:** Click here to enter a date. |
| **Three Year Profit and Loss Statement** |
| Income  | Year | % | Year | % | Year | % |
|  | Operating income |  |  |  |  |  |  |
|  | Income Category 1 |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Income Category 2 |  $$$ |  % |  $$$ | %  |  $$$ |  % |
|  | Income Category 3 |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Income Category 4 |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Misc Income |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Other |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Total Operating Income | $ |  % | $ |   | $ |   |
|  |  |  |  |  |  |  |  |
|  | **Non-Operation Income** |  $$$ | % |  $$$ | % |  $$$ | % |
|  | Interest Income |  $$$ | % |  $$$ | % |  $$$ | % |
|  | Rental Income |  $$$ | % |  $$$ | % |  $$$ | % |
|  | Gifts Received |  $$$ | % |  $$$ | % |  $$$ | % |
|  | Donations |  $$$ | % |  $$$ | % |  $$$ | % |
|  | Other |  $$$ | % |  $$$ | % |  $$$ | % |
|  | **Total Non-Operating Income** |  $ -  | % |  $ -  | % |  $ -  | % |
|  |  |  |  |  |  |  |  |
| Total Income |  $ -  |  % |  $ -  |  % |  $ -  |   |
|  |  |  |  |  |  |  |  |
| Expenses | Year |   | Year |   | Year |   |
|  | **Operating Expenses** |   |   |   |   |   |   |
|  | Accounting and Legal | $ $$$ |  % | $ $$$ |  % | $ $$$ |  % |
|  | Advertising |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Depreciation |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Dues and Subscriptions |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Insurance |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Interest Expense |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Maintenance and Repairs |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Office Supplies |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Payroll Expenses |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Postage |  $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Rent |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Research and Development |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Salaries and Wages |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Taxes and Licenses |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Telephone |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Travel |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Utilities |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Web Hosting and Domains |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | Other |   $$$ |  % |  $$$ |  % |  $$$ |  % |
|  | **Total Operating Expenses** | $$$$ |  % | $ $$$ |  % | $$$$ |  % |
|  |  |  |  |  |  |  |  |
|  | **Non-Recurring Expenses** |  |  |  |  |  |  |
|  | Furniture, Equipment and Software |   $$$ | % |  $$$ | % |  $$$ | % |
|  | Gifts Given |   $$$ | % |  $$$ | % |  $$$ | % |
|  | Other |   $$$ | % |  $$$ | % |  $$$ | % |
|  | **Total Non-Recurring Expenses** | $ $$$ |  % | $ $$$ |  % | $ $$$ |  % |
|  |  |  |  |  |  |  |  |
| Total Expenses | $ $$$ |  % | $ $$$ |  % | $ $$$ |  % |
|  |  |  |  |  |  |  |  |
|  | Earning before tax (EBT) | $$$$ |  | $$$$ |  | $$$$ |  |
|  | Income Tax Expense |  $$$ |  |  $$$ |  |  $$$ |  |
|  |  |  |  |  |  |  |  |
| Net Income | $ $$$ |  % | $ $$$ |  % | $ $$$ |  % |
|  |  |  |  |  |  |  |  |
|  | Dividends |   $$$ |  |   $$$ |  |   $$$ |  |
|  | Distributions |   $$$ |  |   $$$ |  |   $$$ |  |
|  | Adjusted Retained Earnings | $ $$$ |  % | $ $$$ |  % | $ $$$ |  % |

**Balance Sheet:**

* 1. If the business has filed tax returns for the previous three (3) years, those can be submitted in lieu of the following form.
	2. If the business has not filed tax returns for the previous three (3) years, please complete the following.
	3. If the business is a start-up, please complete the following as a Pro Forma

|  |
| --- |
| **Company Name:** Company Name |
| **Date:** Click here to enter a date. |
|  | Year  | Year  |
| **Asset Type** | **Prior Year** | **Current Year** |
| Current Assets | $$$ | $$$ |
| Fixed Assets | $$$ | $$$ |
| Other Assets | $$$ | $$$ |
| Current Liabilities | $$$ | $$$ |
| Long-term Liabilities | $$$ | $$$ |
| Owner Equity | $$$ | $$$ |
| Total Assets | $$$ | $$$ |
| Total Liabilities & Stockholder Equity | $$$ | $$$ |
| **Balance** | $$$ | $$$ |

1. Business Plan
	1. If the business has been in business for over three years, please provide a one (1) page business plan that includes the following:
		1. Mission
		2. Vision
		3. Income Streams
		4. Pricing and Billing Strategy
		5. Customer
		6. Customer Reach Strategy
		7. Competitive Advantage
		8. Strengths, Weakness, Opportunity and Threat (SWOT) Analysis
	2. If the business is a start-up or been in business for less than three (3) years, a complete business plan will be required with the application.