

Loan Application Form

APPLICANT INFORMATION				
Full Legal Name (include maiden name):				
Address:			Postal Code:	
Primary Phone:		Email:		
Birthdate: mm / dd / yy		SIN:		
Saskatchewan ID #:		Canadian Citizen or Permanent Resident:		
Marital Status:		Number of Dependents:		
How long you have been at your address (years):		Current Employer:		
Secondary contact (name):		Email and phone number :		
MONTHLY INCOME				
Net Salary from Employment	\$	Rental Income	\$	
Child Tax Credit	\$	Alimony/Support Payments	\$	
Dividends	\$	Other Income	\$	
			Total Income	\$
BUSINESS INFORMATION				
Legal Name of Business Entity:				
Business Address (if different from personal):				
Business Structure: Proprietorship Partnership Corporation Other (specify):				
Ownership structure of your company (if incorporated):				
Shareholder Names (list below):		# Shares	Type of Shares	Ownership
				%
				%
Fiscal Year-End (if incorporated):				
Your business primarily is: Service Wholesale Processing Retail Manufacturing				
Other (specify):				
Business open date: mm / dd / yy		# of jobs your business creates:		
Lawyer:				
Accountant/bookkeeper (accreditation):				
BUSINESS FINANCIAL STATEMENT (for existing businesses only)				
Have 3 years' historical financial statements been provided?		Yes		No
If "No", please list all liabilities related to the business below:				
Operating Credit	\$	Shareholder Loans	\$	
Accounts Payable	\$	Other:	\$	
Term Loans	\$	Other:	\$	
			TOTAL LIABILITIES:	\$ -
LOAN REQUEST INFORMATION				
Amount of Loan Requested \$		Term of Loan Requested (years):		
Purpose of Loan:				
Available Collateral:				
HOW DO YOU PROPOSE TO FINANCE THIS BUSINESS?				
Uses of Funds		Sources of Funds		
Land Cost	\$	Applicant Contribution (Cash & Receipts)	\$	
Building Cost	\$	WESK Loan	\$	
Leasehold Improvements	\$	Bank Loan	\$	
Equipment/Furniture	\$	John & Bernice Williams and North Prairie	\$	
Goodwill	\$	Developments Equity Loan*		
Vehicle	\$	Other Funding Sources		
Inventory	\$	Line of Credit	\$	
Other Assets	\$		\$	
Accounting/Legal	\$		\$	
Marketing	\$		\$	
Operations	\$		\$	
Payout Existing WESK Debt	\$		\$	
Lending and Membership Fees	\$		\$	
Contingency	\$		\$	
Total Project Cost	\$ -	Total Funds (must match project costs)	\$ -	

* Must discuss with your business advisor for eligibility

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Other Funding Applications	Please provide the following information for any other funding applications submitted:	
Institution:	Contact Person:	
Location:	Phone Number:	
Amount:		
If you have been declined or approved, please provide details:		

PERSONAL FINANCIAL INFORMATION				
Assets	Market Value	Liabilities	Current Balance	Monthly Payments
Primary Residence	\$	Primary Residence Mortgage	\$	\$
Address:		Home Equity Line of Credit (HELOC)	\$	\$
Bank Balances				
1) Chequing	\$	Monthly Rent Owning (if applicable)	\$	\$
2) Savings	\$	Credit Cards		
3)	\$	1) MasterCard	\$	\$
4)	\$	2) Visa	\$	\$
Vehicle(s) - Make/Model/Year		3) American Express	\$	\$
1)	\$	4)	\$	\$
2)	\$	5)	\$	\$
3)	\$	Line of Credit	\$	\$
RRSPs		Student Loans		
1)	\$	1)	\$	\$
2)	\$	2)	\$	\$
3)	\$	Personal / Vehicle Loans		
Additional Real Estate Owned (please indicate property type)		1)	\$	\$
1)	\$	2)	\$	\$
2)	\$	3)	\$	\$
Other Assets		Other Obligations		
1)	\$	1)	\$	\$
2)	\$	2)	\$	\$
3)	\$	3)	\$	\$
Total Assets	\$	Total Liabilities	\$	
Total Net Worth (Total Assets - Total Liabilities)			\$	

SPOUSE'S PERSONAL INFORMATION		
Under the laws of Canada of the province, your spouse may have a legal interest or obligation arising from your business dealings and may also have an interest in your personal assets.		
Full Legal Name:		
Birthdate: mm / dd / yy	SIN or ID#:	
Current Employer:	Annual Salary:	
CREDIT HISTORY		
Have you personally guaranteed any liabilities other than disclosed above?	No	Yes
Do you have any outstanding liabilities to the Receiver General, Workers Compensation, Saskatchewan Finance, or Canada Revenue Agency?	No	Yes - amount?
Have you ever declared bankruptcy or consumer proposal?	No	Yes - when?
Are you involved in any lawsuits, separation, divorce or claims that could affect your financial situation? Explain.		

SUPPORTING DOCUMENTS MAY BE REQUESTED AT THE DISCRETION OF WESK	
As a part of the application process, WESK will need copies of both personal and business-related supporting documents. The most common documents required are listed below, though this is not an exhaustive list.	
<ul style="list-style-type: none"> - Business Plan - Personal Financial Statement of shareholders/owners - Business Financial Statements (3 years) - Recent mortgage statement & property tax statement - Personal Income Tax Returns (3 years) - Bank statement to support equity contribution 	<ul style="list-style-type: none"> - Articles of Incorporation (if applicable) - Receipts for Specific Purchases - Birth Certificate / Passport - Permanent Resident Card / Immigration Information

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LOAN FEE SUMMARY			
Before Approval		After Approval	
Loan Application fee	1% of loan amount (\$500 maximum)	Membership fees (for duration of loan term)	\$50 per year
Equifax Search(es)	\$19 per search	PPSA Registration(s)	\$11 per year
Corporate Search(es)	\$ 6 per search	Mortgage Registration, if required.	\$500
PPSA Search(es)	\$10 per search		
Land Titles Search(es)	\$12 per search		

STATEMENT OF DISCLOSURE AND CERTIFICATION OF OWNERSHIP

The statements herein are for the purpose of obtaining financing from Women Entrepreneurs of Saskatchewan Inc. (WESK) and are to the best of my (our) knowledge true, complete and correct. I (we) understand that WESK or their agents have the right to make any inquiries of such persons, agencies and Corporations including but not limited to Saskatchewan Finance, Canada Revenue Agency, or Saskatchewan Government Insurance as it deems necessary until the loan has been approved or declined, and until all amounts owed by the applicant are fully paid. I (we) understand if the loan request is declined for whatever reason, and I (we) refute this decision, I (we) have 15 business days from the date of the decline letter to notify WESK of the appeal request. Contact our office for information regarding the appeal process.

I (we) understand that the information contained herein will be used by Women Entrepreneurs of Saskatchewan Inc. (WESK) to determine credit worthiness. I (we) declare that all information provided herein is true, complete and correct, to the best of my knowledge. I (we) further consent to WESK making any credit and general inquiries necessary in relation to a loan application and to the disclosure of any credit information about me, to any credit reporting agency, organization or persons with whom I (we) have a financial relationship. I (we) agree that consent will not be withdrawn for the term of any financial dealings with WESK.

I (we) authorize WESK to disclose at any time in response to direct inquiries from any other lender, or credit bureau, any information concerning me (us) that WESK considers appropriate, and agree to indemnify WESK and save it harmless from any and all claims in damages or otherwise arising from any such disclosure made by WESK.

By signing and submitting this form, I (we) hereby acknowledge that:

I (we) certify that I am a woman or a company that is >50% owned and controlled by a woman or women.

I (we) understand WESK will not and cannot provide legal, financial, accounting, investment, or any other professional advice or services.

I (we) am (are) providing consent for WESK to use this information to provide me (us) with programs and services.

I (we) am (are) providing WESK with accurate and current information. I (we) also understand that any information I (we) have provided may require supporting documentation, in which I (we) will provide to WESK in a timely manner.

I (we) understand this application does not guarantee approval of requested funding from WESK.

I (we) am (are) consenting to pay WESK for any 'Before Approval' fees as at the time of formal assessment of the loan application by the WESK lending team, regardless if the loan is approved, declined, or withdrawn. Furthermore, if the application is approved and legal costs are incurred by WESK, I (we) am (are) consenting to pay WESK for any 'After Approval' fees even if the loan is withdrawn.

Please select the preferred method of payment:

☐ I (we) will arrange for immediate payment by e-transfer, credit card, cheque or cash; **OR**

☐ If approved, I (we) authorize WESK to withhold the payment from initial loan disbursement and if declined or I (we) withdraw my (our) application, I (we) will arrange for immediate payment.

mm / dd / yy		
Date	Authorized Signature	Title
mm / dd / yy		
Date	Authorized Signature	Title

This Loan Application is the property of WESK and is solely intended for our Financing Program. This document is strictly confidential and shall not be reproduced for any reason.

