

APPLICANT INFORMATION

Full Legal Name (include maiden name):	
Address:	Postal Code:
How long you have been at your address (years):	Birthdate:
Primary Phone:	Email:
Marital Status:	SK Driver's License #:
Number of Dependents:	Select one: Canadian Citizen Permanent Resident
Secondary contact (name):	Secondary contact (phone):
Secondary contact (email):	

INCOME

Current Employer & Position (if applicable):			
Monthly Net Salary from Employment	\$	Monthly Rental Income	\$
Monthly Child Tax Credit	\$	Monthly Alimony/Support Payments	\$
Monthly Dividends	\$	Monthly Other Income	\$
Total Monthly Income			\$

PERSONAL FINANCIAL INFORMATION

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

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 of claims that could affect your financial situation? Explain.		

SPOUSE/PARTNER 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:	SK Driver's License #:
Primary Phone:	Email:
Current Employer:	Annual Salary:

Loan Application Form



BUSINESS INFORMATION

Legal Name of Business Entity:					
Registered Business #:					
Fiscal Year-End Date (if incorporated):					
Business Address:					
Business Structure: Proprietorship Partnership Corporation Other (specify):					
Shareholder/Owner Names (list below)		# Shares	Type of Shares	Ownership	
				%	
				%	
Your business primarily is: Service Wholesale Processing Retail Manufacturing					
Other (specify):					
Business open date:					
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 (1-7 years):
Purpose of Loan:	
Available Security/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	\$
Renovations/Leasehold Improvements	\$	Bank Loan	\$
Equipment/Furniture	\$	John & Bernice Williams and North Prairie Developments Equity Loan	\$
Goodwill	\$	Other Funding Sources	
Vehicle	\$	Line of Credit	\$
Inventory	\$	Credit Card(s)	\$
Other Assets	\$		\$
Accounting/Legal	\$		\$
Marketing	\$		\$
Operations	\$		\$
Payout Existing WESK Debt	\$		\$
Lending Fees (see fee table below)	\$		\$
Membership Fees (\$50 per year of the loan)	\$		\$
Misc:	\$		\$
Contingency	\$		\$
Total Project Cost		Total Funds (must match project costs)	
\$		\$	

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:	

LOAN FEE SUMMARY

Before Approval		After Approval	
Loan Application fee	1% of loan amount (\$500 max)	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
Personal Property Security Act Search(es)	\$10 per search		
Land Titles Search(es)	\$12 per search		

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.

- | | |
|---|---|
| - Business Plan | - Receipts for Specific Purchases |
| - Business Financial Statements - Balance Sheet & Profit Loss (3 years) | - Birth Certificate / Passport |
| - Recent mortgage statement & property tax statement | - Permanent Resident Card / Immigration Information |
| - Personal Income Tax Returns (3 years) | - Bank statement to support owner's contribution |
| - Articles of Incorporation (if applicable) | |

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.

Date

Authorized Signature

Title