

Borrower's Name: _____

Telephone: _____

NPC

EXECUTIVE FINANCIAL CONSULTANTS
EQUIPMENT FINANCE

BUSINESS INFORMATION

Will this business be a start up? Yes No

Is this an existing business? Yes No

This business has been operating full-time since _____ (if applicable)

This business has been operating part-time since _____ (if applicable)

This business will be a (check one):

- Proprietorship or Partnership
- Incorporation
- Non-Profit
- Limited Partnership
- Co-op

This business will be operating in the primary sector of (check one):

- Agriculture
- Forestry
- Manufacturing
- Retail
- Service
- Tourism
- Wholesale
- Other: _____

Business Number (if obtained) _____

Incorporation Number (if obtained) _____

_____ Legal name of business is/will be:

_____ Physical address of business:

_____ City:

_____ Province: _____ Postal Code: _____

Business Telephone: _____ Business Fax: _____

Email: _____

Website: _____

Mailing address of business (if different than above): _____

The business currently has _____ full-time employees _____ part-time employees The loan dollars requested will create _____ full-time employees _____ part-time employees

List of names(s) and percentage of shares of all principal owner(s) of the business:

First Name Last Name Percentage of shares Telephone _____
_____% _____
_____% _____
_____% _____

LOAN INFORMATION

This business requires \$ _____ for its proposed project. \$ _____ will come from the principal owners \$ _____ will come from the sources (specify) _____ \$ _____ is requested from NPCEFC.

The purpose of the loan is for: Start-up Expansion Maintenance

The breakdown of the total project cost is (specify all which apply):

\$ _____ Equipment \$ _____ Leasehold Improvements \$ _____ Inventory \$ _____ Debt Consolidation \$ _____ Working Capital

Has the borrower/spouse/common law party ever had an asset repossessed? Yes No
Has the borrower/spouse/common law party ever declared bankruptcy? Yes No
Is the borrower/spouse/common law party to any claim or lawsuit? Yes No
Does the borrower/spouse/common law party owe any taxes prior to the current year? Yes No
If YES to any of the above, please provide details:

Does the borrower carry life insurance? Yes No If yes, amount: \$ _____

BUSINESS BANKING INFORMATION

Financial Institution #1: Primary Banking Contact:

\$ _____ Authorized Amount \$ _____ Outstanding Amount \$ _____ Repayment Secured? Yes No Details:

Financial Institution #2: Primary Banking Contact:

\$ _____ Authorized Amount \$ _____ Outstanding Amount \$ _____ Repayment

Secured? Yes No Details:

Has the business ever had an asset repossessed? Yes No

Has the business ever declared bankruptcy? Yes No

Is the business party to any claim or lawsuit? Yes No

Does the business owe any taxes prior to the current year? Yes No

BORROWER'S INFORMATION

Last _____ Name

_____ First

Name _____ Middle Name _____ Birth

Date: MM ____ DD ____ YY ____ SIN #: _____ Driver's License #: _____ Home

Telephone: _____ Cellular Phone: _____ Email:

Home Address: _____ Mailing Address: _____

City: _____ Province: _____ Postal Code: _____

Marital Status: Married Common Law Divorced Single No. of dependents _____ Previous
address (if less than 3 years at current address): _____

Do you rent or own your home: Rent Own How long at this address? _____ years _____ months If

you own your home, please list names on the title:

Last Name First Name

BORROWER'S EMPLOYMENT HISTORY

Current or most recent employer's name: _____
 _____ Employer's telephone: _____
 _____ Salary: _____ How long were you
 employed/have been employed here: _____

SPOUSE/COMMON LAW INFORMATION (if applicable)

Last Name _____
 First Name _____ Middle Name _____
 Birth Date: MM ____ DD ____ YY ____ SIN #: _____ Driver's License #: _____
 Current or most recent employer's name: _____
 Employer's telephone: _____ Salary: _____ Time employed here _____

PERSONAL FINANCIAL INFORMATION (HOUSEHOLD) (Continued)

| ASSETS | | LIABILITIES | |
|--------------------------|----|-------------------------------|----|
| Cash | \$ | Mortgage(s) | \$ |
| Term Deposits / GIC | \$ | Property Taxes | \$ |
| Mutual Funds | \$ | Credit Cards | \$ |
| Stocks | \$ | Personal Line of Credit | \$ |
| Canada Savings Bonds | \$ | Department Stores | \$ |
| RRSP's | \$ | Loans | \$ |
| Vehicle(s) | \$ | Rent | \$ |
| | \$ | Support Payments | \$ |
| | \$ | Other (Specify) | \$ |
| Real Estate | \$ | | \$ |
| | \$ | | \$ |
| Other | \$ | | \$ |
| | \$ | | \$ |
| TOTAL ASSETS (\$) | | TOTAL LIABILITIES (\$) | |

| | | | |
|--|-----------|--------------------------------|-----------|
| Net Worth (Total Assets less Total Liabilities) | | | \$ |
| | | | |
| MONTHLY INCOME | | MONTHLY PAYMENTS | |
| Gross Monthly Income | \$ | Mortgage(s) | \$ |
| Spouse's Monthly Income | \$ | Loans | \$ |
| Other Income (specify) | \$ | Personal Line of Credit | \$ |
| | \$ | Credit Cards | \$ |
| | \$ | Department Stores | \$ |
| | \$ | Rent | \$ |
| | \$ | Support Payments | \$ |
| | \$ | Other (specify) | \$ |
| TOTAL INCOME | \$ | TOTAL PAYMENTS | \$ |

Notes:

PERSONAL FINANCIAL INFORMATION (HOUSEHOLD) (Continued)

ASSETS

| CASH HOLDINGS | Bank | Branch | | | Amount (\$) |
|--------------------------|-------------------------|-----------------------|------------------------|-----------------------|----------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| OWNED REAL ESTATE | Physical Address | Year Purchased | Mortgage Holder | Purchase Price | Present Value |
| | | | | | |
| | | | | | |
| AUTOMOBILES | Year/Make/Model | Owner on Title | | Purchase Price | Present Value |

| | | | | |
|---|------------------------|-----------------------|-----------------------|----------------------|
| | | | | |
| | | | | |
| | Year/Make/Model | Owner on Title | Purchase Price | Present Value |
| OTHER ASSETS (RV, BOAT, ETC) | | | | |
| | | | | |
| | | | | \$ |

LIABILITIES

| | | | | | | |
|-------------------------------|-------------|---------------|------------------------|--------------------------------|----------------------|----------------------|
| BANK LOANS | Bank | Branch | Monthly Payment | Collateral Held by Bank | Interest Rate | Balance Owing |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| BALANCE ON MORTGAGES | Bank | Branch | Monthly Payment | Collateral Held by Bank | Interest Rate | Balance Owing |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| OTHER | Bank | Branch | Monthly Payment | Collateral Held by Bank | Interest Rate | Balance Owing |
| LIABILITIES (CREDIT or | | | | | | |
| STORE CARDS, | | | | | | |
| etc.) | | | | | | |
| | | | | TOTAL VAL LIABI | | \$ |

NET WORTH (ASSETS LESS LIABILITIES) \$

PERSONAL INFORMATION

The information below is primarily for statistical purposes. However, the Government of Canada and Province of British Columbia offer a number of programs and services designed to assist individuals and small business. The information below will be used to help determine your eligibility for these programs and services. The information that you provide is protected by law and by NPC Executive Financial Consultants confidentiality agreement and is not shared with any individuals or organization other than authorized representatives of specific government departments and agencies.

The *Personal Information Protection Act* (PIPA) sets out how B.C. organizations, including corporations, sole proprietorships, partnerships and non-profit organizations, may collect, use and disclose personal information about individuals.

For more information on-line please go to the *Office of the Information and Privacy Commissioner for British Columbia's* website: http://www.oipcbc.org/sector_private/resources/index.htm.

You were referred to NPCEFC by (check one):

- Other lending institution Service Canada Centre
- Word of mouth Chamber of Commerce
- Self-Employment Program Current / past NPCEFC client
- Advertising Internet / NPCEFC Website
- Educational Institution Other (specify): _____

Are you First Nations? Yes No

If First Nations, please complete A-E:

A. Treaty Number

_____ B. Band

Affiliation (please specify) _____ C.

(Check one) Inuit Metis Non-Status Treaty D. (Check one) On reserve Off reserve

E. (Check one) Urban Rural Remote

TERMS AND RELEASE STATEMENT

IMPORTANT: Read thoroughly before signing.

1. Are you related to any Director or Employee of NPCEFC.? Yes No 2. Are you or any closely related individual or company involved in ANY legal action or litigation either personally or through your business? Yes No 3. If your application is approved will you allow NPCEFC to make a public announcement regarding your business proposal? Yes No

- The statements made herein are for the express purpose of obtaining financing from NPCEFC and are to the best of my/our knowledge and belief true and correct. The applicant understands that additional information, if required in support of this application, must be supplied to NPCEFC before adequate consideration can be given to this applicant.
- The applicant consents to NPCEFC making any inquiries of such persons, firms or corporations, as it deems necessary in order to reach a decision on this application.
- The applicant agrees to reimburse NPCEFC any legal costs incurred in the registration of documents for loan security. Should the applicant withdraw his request for funds after legal documents have been registered and cost incurred, the applicant shall be responsible for these costs.

I, hereby agree that if financing is provided to me, for the purpose of the business project described herein, that:

- I shall follow the operation plan to be submitted.
- I shall use the funds received from NPCEFC for the purposes intended.
- I shall make changes or alterations to the plan only with written permission of NPCEFC.
- I shall maintain insurance as required by NPCEFC.

Waiver of Claims: Any information provided to NPCEFC, its agents, directors, volunteer, and other acting on its behalf is given without warranty or representation as to its accuracy. NPCEFC advises you to retain independent solicitors and accountants on any final transaction.

APPLICATION MUST BE SIGNED BEFORE IT CAN BE PROCESSED.

The foregoing information is submitted for the purpose of establishing or maintaining credit with NPCEFC and its associate Underwriters and is a true, full, and correct statement of my financial condition on the date shown. I hereby authorize NPCEFC to obtain any information it deems necessary about me, including but not confined to, reports from credit bureaus, retail credit companies, or any other source that NPCEFC deems appropriate. I, the undersigned, declare that the statements made herein are for the purpose of obtaining business financing and are to the best of my knowledge complete and correct.

Signature Borrower's Name (Print) Date _____ Borrower's

Signature Borrower's Name (Print) Date _____ Borrower's

Witness Signature Witness Name (Print) Date _____