



APPLICATION FOR INDIGENOUS WOMEN ENTREPRENEURS MICRO-LOAN FINANCING

This application will enable Settlement Investment Corporation (SIC) to determine your eligibility for funding.

Instructions for completing this Application:

1. Telephone, email or come by the office if you have questions about the application process.
2. Complete all sections and use attachments if more space is required for certain items.
3. Attach all the required documentation (see documents checklist on Page 7 of application).
4. Ensure that your Application is signed and dated.
5. Submit the completed Application, including business planning guide and other attachments to:
Alexandra Shaw, Junior Account Manager: alexandras@settlementinvestcorp.com
Retain a copy for your records.
6. Before completing the assessment of your Application, an Officer will review the information and contact you to discuss your Application in more detail.

Please complete all sections or write "N/A" (if not applicable), use attachments as necessary.

LOAN APPLICANT (write full legal name)

Surname: _____ Given Name: _____
 Address: _____ City: _____ Postal Code: _____
 Date of Birth: _____ SIN: _____ Gender: _____
 Email: _____ Phone: _____ Mobile: _____

CO-APPLICANT – or – GUARANTOR (if applicable)

Surname: _____ Given Name: _____
 Address: _____ City: _____ Postal Code: _____
 Date of Birth: _____ SIN: _____ Gender: _____
 Email: _____ Phone: _____ Mobile: _____
 Indigenous Ancestry: _____ Métis Settlement: _____
 Current Employer (if applicable): _____ Tel: _____

ADDITIONAL APPLICANT(S) PERSONAL INFORMATION (Required)

Place of Employment	Duration	Salary	Phone # (Business)

Name of Spouse	Number of Dependents

Place of Employment	Duration	Salary	Phone # (Business)

Banking Institution	Address

Account Information	
Branch #	Account #

Attach Financial Statements for existing business, or projected income & expenses for a 12-month period for the new business (Cash Flow Projections should cover the term of the loan being requested). Also provide information on experience in this area – **attach copies of applicable certificates, tickets and resume.**

What other lenders have been approached for this financing and with what results? (Term, Amount, Rate, etc.) _____

Do you have any Indirect Liabilities? (Personal & Company Guarantees, co-signatures) Give details:

Describe the type of business products, services and markets:

What sector or industry does your business operate in? (for example: oil and gas, cattle farming, store, food services, etc.)

Impact of Approved Settlement Investment Corporation Financing

Please Indicate impact/result of financing provided on the jobs at your business (include the owner(s) as well.)

New Jobs Created:

	Full-Time	Part-Time	Seasonal
Indigenous jobs (#):	_____	_____	_____
Non-Indigenous jobs (#):	_____	_____	_____

Jobs Maintained

	Full-Time	Part-Time	Seasonal
Indigenous jobs (#):	_____	_____	_____
Non-Indigenous jobs (#):	_____	_____	_____

PERSONAL FINANCIAL STATEMENT

Applicant's Name:

Co-Applicant's Name:

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Date of Birth:

Date of Birth:

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Social Insurance Number:

Social Insurance Number:

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Mailing Address:

Mailing Address:

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Legal Land Description

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FINANCIAL STATEMENT AS AT _____, 20_____.

Assets you own	\$ value	SIC Use	Debt you owe	Balance	Payments
Cash in bank			SIC LOANS		
Vehicles (Make/Year)			OTHER LOANS		
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Equipment			Credit Cards		
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Real Estate (Off-Settlement)			Settlement Loan(s)		
_____	_____	_____	_____	_____	_____
Settlement Land and Improvements			TOTAL DEBT	\$ _____	\$ _____
Other Assets RRSP, Pensions, etc.			EQUITY (Total Assets less total debt)	\$ _____	
_____	_____	_____	TOTAL DEBT & EQUITY	\$ _____	
_____	_____	_____		\$ _____	
TOTAL ASSETS	\$ _____	\$ _____	SIC EQUITY EVALUATION	\$ _____	

Monthly take-home pay \$ _____
 Spouses take home pay \$ _____
 Other Income \$ _____
Total Income \$ _____

SUNDRY PERSONAL OBLIGATIONS
 Are you providing personal support for obligations not listed
 above [] Yes [] No
 (Please attach the details with your application)

QUESTIONNAIRE

Applicant's Name: _____
Co-Applicant's Name: _____
Loan Amount Requested: _____
Date Application Submitted: _____
Reason for Loan: _____

- | | YES | NO |
|---|------------|-----------|
| 1. Are you eighteen years of age or older | [] | [] |
| 2. Are you a member of a Métis settlement? | [] | [] |
| 3. Are you in good health? | [] | [] |
| 4. Is your business located in Alberta? | [] | [] |
| 5. Is your business at least 51% owned by yourself? or a Métis settlement member? | [] | [] |
| 6. Is this a new or existing business? New _____ Existing _____ | | |
| 7. How much of your own funds will you be investing into the business? \$ _____
(Include confirmation of funds i.e. bank statement with balance) | | |
| 8. Are you presently employed? _____ [] []
If so, what is your annual income? _____ (Please attach verification from employer) | | |
| 9. Marital status: Married _____ Single _____ Widow/widower _____ Common-law _____ | | |
| 10. Is your spouse employed? _____ [] []
If so, what is their annual income? _____ | | |
| 11. Have you ever had financing with SIC? _____ [] []
If yes, how many loans have you paid out and when was your last payout date?
_____ | | |
| 12. Repayment Term Requested: (Monthly, Quarterly, Annually, etc.) \$ _____ | | |
| 13. Have you ever declared bankruptcy or filed a Consumer Proposal? If Yes, are you discharged/ Fully Performed? _____ [] [] | | |
| 14. Have you ever had an asset repossessed? _____ [] [] | | |
| 15. Are you involved in any claims/lawsuits? _____ [] [] | | |

If you answered yes to any of the above questions please explain the circumstances:

BUSINESS INFORMATION

Business Name: _____ Website: _____
 Business Phone: _____ Business Fax: _____

Business Structure: Sole Proprietor Partnership Incorporated Other

Registered: YES NO Date of Registration: _____

Proposed Location: _____ Number of Employees: Full Time: ____ Part Time: ____

This Application is to: Start a Business Expand Business Purchase a Business

Date the business began operations or will commence: _____

Principals (owners) and percentage of ownership:

A. Name: _____ % of ownership: _____

B. Name: _____ % of ownership: _____

FINANCIAL REQUIREMENTS: What funds do you require, for what purposes and what is source of other funds?

Funds required for:	\$	Sources of funds:	\$
Capital		Applicant's Cash Equity	
Machinery/Equipment		Other Contributed Equity	
Office Equipment/Furniture		Loan	
Inventory (3 months)		Other financing	
Leasehold Improvements			
Other:			
Operating			
Insurance			
Utilities			
Lease Deposits			
Working Capital (3 months)			
Marketing			
Business Support Services			
Total Project Cost		Total Project Financing	

Notes: Proof of commitments from other sources must be attached. Quotes should be obtained and attached. Applicant cash equity should consist of at least 5% of "Total Project Costs"



SETTLEMENT INVESTMENT CORPORATION

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Fax (780) 488-5811
Toll Free 1-800-661-9902

Website: www.settlementinvestcorp.com
Email: mikei@settlementinvestcorp.com
tinab@settlementinvestcorp.com
alexandras@settlementinvestcorp.com

1st LOSS PAYABLE - INSURANCE CONFIRMATION

What asset(s) will you be pledging for security for the loan? Please list below:

Assets and Serial Numbers	Estimated Value
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

The following insurance information is required for the above items pledged as Security.

Insurance Broker/Company:	Address:
Phone #	Fax #
Policy Number(s):	

I hereby authorize SIC to obtain insurance confirmation listing SIC as 1st loss payable from my insurance company for the above noted assets pledged as security.

Applicant Name (Please Print)

Co-Applicant Name (Please Print)

Applicant Signature

Co-Applicant Signature

DECLARATION and CONSENT OF APPLICANT(S) and/or GUARANTOR

I certify to the best of my knowledge and ability:

- a) That the information herein and the attachments hereto reflect an accurate description and estimate of costs regarding the intended project.
- b) That all relevant information that is material to the application has been fully disclosed to Settlement Investment Corporation;

I hereby authorize duly appointed representatives of Settlement Investment Corporation to obtain information from, and share with, persons or organizations, public or private, any information necessary, including credit information about me from Employers, First Nations, Credit Bureaus, or any persons connected to my dealings, to complete assessment of my Application and the proposed project.

Signed at: _____ this _____ day of _____, 20_____

Signature of Applicant

Signature of Co-Applicant / Guarantor

Signature of Authorities for Corporation

Signature of Authorities for Corporation

Witness

Witness

Supporting Documents: please provide

- Copy of Métis Settlement membership card or Confirmation of Beneficiary;
- Evidence of Identity (copy of Driver’s License or Birth certificate)
- Bank information and Evidence of available cash Equity (bank statement);
- Evidence of value of any contributed assets;
- Copies of any quotes for project costs over \$1,000;
- Copies of any business licenses and business insurance coverage;
- Copy of your resume and any applicable business training certificates in your field;
- For existing business provide most recent financial statements;
- Copy of partnership agreement or incorporation documents (if applicable);
- Copies of any marketing data and any contracts/letters of intent you have to support sales assumptions;
- Completed Indigenous Women Entrepreneurs Business Planning Guide and Cashflow template.

Note: Failure to provide these documents with your Application may cause delays in assessing your project.