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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. If you have any questions about the application process, please don't hesitate to call, email, or stop by the office.
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 8 of application). Ensure that your application is signed and dated.
4. Submit your completed application, including business planning guide and other attachments to: tinal@settlementinvestcorp.com. Retain a copy for your records.
5. A $125.00 non-refundable application fee is to be submitted with the application. This fee must be received before any processing can take place.
6. Before completing the assessment of your application, an Officer will review your 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: _____

SETTLEMENT INVESTMENT CORPORATION

Suite 212, 10335-172 Street
Edmonton, Alberta T5S 1K9
Phone (780) 488-5656
Fax (780) 488-5811
Toll Free 1-800-661-9902

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

MEMBERSHIP CONFIRMATION

Date: _____

To the: Metis Settlements Land Registry Office
Phone: (780) 427-1117

Please be advised that the following individual(s) is (are) applying for credit with Settlement Investment Corporation. Please confirm Settlement Membership Status where indicated below.

Sincerely,

Alexandra Shaw

Alexandra Shaw
Account Manager
Settlement Investment Corporation

I, _____, (Métis Settlement Land and Registry Clerk).
(Print Name)

confirm that _____ DOB: _____
(Applicant Name)

and _____ DOB: _____
(Co-Applicant Name)

is/are a Settlement Member(s) of _____ Métis Settlement.

_____
Metis Settlement Land Registrar Clerk
(Signature)

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 (#):	_____	_____	_____

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

PERSONAL FINANCIAL STATEMENT

Applicant's Name:	Co-Applicant's Name:
Date of Birth:	**Date of Birth:**
Social Insurance Number:	**Social Insurance Number:**
Mailing Address:	**Mailing Address:**

Legal Land Description

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 min. 5%	
Machinery/Equipment		IWE Loan 50% max up to $12,500	
Office Equipment/Furniture		IWE Grant max. 45% up to $11,250	
Inventory (3 months)		Other financing (SIC)	
Leasehold Improvements		Other Contributed Equity (Equip't)	
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"*

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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.