



Community Futures Development Corporation

Renfrew County

MICRO LOAN

Application Form

When submitting the RCCFDC Micro Loan Application, please ensure that all necessary information is included:

- Business License or Articles of Incorporation
- Partnership Agreement *(if applicable)*
- Loan Application fee - **\$250**
- Statement of Account of latest Canada Revenue Agency Source Deduction form (RP) *(if applicable)*
- Statement of Account of latest Canada Revenue Agency HST form (RT)

Before completing the RCCFDC Micro Loan Application, please note:

- RCCFDC charges an application fee of **\$250**
- All costs relative to the preparation of security are for the account of the borrower.
- A fee of \$50.00 will be charged for 1st NSF payments and \$75 for all subsequent NSF payments.
- A fee of \$50.00 will be charged to the loan for any stop payment requested by client.
- The incurred costs of PPSA registrations, property searches and Credit Bureau inquiries will be applied to the loan at time of renewal.

IMPORTANT:

Please [contact us](#) if you have questions or require assistance.

Submit your completed application as a saved Adobe PDF document.

This form must be filled out using Adobe software, such as Adobe Reader or Adobe Pro, as other PDF software, including your internet browser, may not be compatible with this form, which may result in the content you enter not saving properly. If you do not have Adobe software on your computer, you can download a free version here:

<https://get.adobe.com/reader/>

1. Save the application to your computer.
2. >>>>File>>>>Save as... [give the file a name]... Save.
3. You can work on completing the application at any time.

Please submit completed applications to submissions@rccfdc.org

The \$250 Loan Application fee is to be e-transfered to info@rccfdc.org using the password, **loan**



Community Futures Development Corporation

Renfrew County

RCCFDC Micro Loan Application

Application No.:

BUSINESS/ORGANIZATION INFORMATION				
Legal Name:				
Operating Name (if different from above):				
Type of Business/ Organization:	Corporation	Partnership	Sole Proprietorship	Social Enterprise
	Not-for-Profit	Aboriginal		
CRA Business Number:		Business Start Date (YYYY-MM-DD):		
Number of Employees:		Full Time	Part Time	
Address:				
Municipality/Town:			Postal Code:	
Telephone Number:			Email:	
Website URL:				
ORGANIZATION DESCRIPTION – include key activities (200 words maximum)				

Is the applicant a guarantor or co-signor for other businesses or individuals?	
YES	NO

Is the applicant a party to any lawsuit?	
YES	NO

Are there any income tax, source deductions, HST, WSIB, property tax or business taxes owing that are deemed in-arrears. If so, indicate how much:	
YES: \$	NO

SELF IDENTIFICATION

RCCFDC is committed to equality and diversity so that all Canadians have the opportunity to participate in and contribute to the growth of the economy. Filling in the following sections will have no bearing on how RCCFDC a determination on funding decisions. If the business does not meet the definitions provided or you do not wish to declare your status, select no.

Is your business led or majority led by one or more of the following under-represented groups? :

1.	Women	Yes	No
2.	Indigenous Peoples	Yes	No
3.	Members of Official Language Minority Communities	Yes	No
4.	Youth	Yes	No
5.	Persons with Disabilities	Yes	No
6.	Newcomers to Canada	Yes	No
7.	Visible Minorities who own or run an SME	Yes	No
8.	LGBTQ2+	Yes	No

9. Other:

PROJECT OUTLINE

The individual(s) and/or corporation(s) completing this form (hereafter referred to as the “applicant” APPLY to Renfrew County Community Futures Development Corporation (hereafter referred to as the “Corporation” for financing of:

\$ **Maximum \$10,000**

Under the following project to be financed.

ESTIMATED PROJECT COSTS – e.g. (advertising, PPE, pivoting to on-line delivery of products/services, salaries, rent/utilities, inventory, supplies etc.)

Purpose:	Cost:
TOTAL	
SOURCE OF FINANCING:	
Source:	Amount:
RCCFDC	
Owners Investment	
Other:	
Other:	
Other:	
TOTAL	

STATEMENT OF PERSONAL ASSETS AND LIABILITIES – PRINCIPAL #1

PRINCIPAL # 1 - Please note: the provided contact information will be used to communicate with you in processing this application.

Full Name:

DOB (YYYY-MM-DD):

Address:

Municipality/Town:

Postal Code:

Own/rent since:

Married

Single

Separated

Divorced

Dependents

Telephone Number:

Email:

Employer

Position

Salary:

Years:

PRINCIPAL #1 – Spousal/Partner Information

Full Name:

DOB (YYYY-MM-DD):

Employer:

Position:

Salary:

Years:

PRINCIPAL #1 – Real Estate

Address and Legal Description (owned in personal name)	Year Purchased	Price Paid	Mortgage Outstanding	Estimated Current Value	Mortgage Holder	Monthly Payment

PRINCIPAL #1 – STATEMENT OF NET WORTH

ASSETS – List and enter value of all personal assets

LIABILITIES – List personal credit cards, open lines of credit and other liabilities

	VALUE (\$)		BALANCE OWING	MONTHLY PAYMENT
CHEQUING ACCT. BALANCES		BANK LOANS		
SAVING ACCT. BALANCES		LINES OF CREDIT		

INVESTMENTS (stocks/bonds, mutual funds, TFSA, etc.)		CREDIT CARDS (please itemize)		
RETIREMENT ACCOUNTS (RRSP)				
REGISTERED EDUCATIONAL ACCOUNTS (RESP)				
AUTOMOBILES (owned personally)		AUTOMOBILE LOANS		
OTHER ASSETS (please itemize)		LEASE PMTS.		
		RENT PAYMENT		
		UTILITY BILLS (hydro/heat/cell phone, etc.)		
PRINCIPAL #1 - OTHER PERSONAL OBLIGATIONS				
If you have an obligation under the following categories, please enter the amount and payments.			Amount	Payments
Co-signer				
Guarantor				
Alimony				
Child Support				
Other Personal Obligations:				
PRINCIPAL #1 - OTHER SOURCES OF INCOME			AMOUNT	
Net Profit Rental Properties (before depreciation/amortization)				
Investment Income				
Other Income (please itemize):				

STATEMENT OF PERSONAL ASSETS AND LIABILITIES – PRINCIPAL #2

PRINCIPAL # 2 - Please note: the provided contact information will be used to communicate with you in processing this application.

Full Name:

DOB (YYYY-MM-DD):

Address:

Municipality/Town:

Postal Code:

Own/rent since:

Married

Single

Separated

Divorced

Dependents

Telephone Number:

Email:

Employer

Position

Salary:

Years:

PRINCIPAL #2 – Spousal/Partner Information

Full Name:

DOB (YYYY-MM-DD):

Employer:

Position:

Salary:

Years:

PRINCIPAL #2 – Real Estate

Address and Legal Description (owned in personal name)	Year Purchased	Price Paid	Mortgage Outstanding	Estimated Current Value	Mortgage	Monthly Payment

PRINCIPAL #2 – STATEMENT OF NET WORTH

ASSETS – List and enter value of all personal assets

LIABILITIES – List personal credit cards, open lines of credit and other liabilities

	VALUE (\$)		BALANCE OWING	MONTHLY PAYMENT
CHEQUING ACCT. BALANCES		BANK LOANS		
SAVING ACCT. BALANCES		LINES OF CREDIT		

INVESTMENTS (stocks/bonds, mutual funds, TFSA, etc.)		CREDIT CARDS (please itemize)		
RETIREMENT ACCOUNTS (RRSP)				
REGISTERED EDUCATIONAL ACCOUNTS (RESP)				
AUTOMOBILES (owned personally)		AUTOMOBILE LOANS		
OTHER ASSETS (please itemize)		LEASE PMTS.		
		RENT PAYMENT		
		UTILITY BILLS (hydro/heat/cell phone, etc.)		

PRINCIPAL #2 - OTHER PERSONAL OBLIGATIONS

If you have an obligation under the following categories, please enter the amount and payments.	Amount	Payments
Co-signer		
Guarantor		
Alimony		
Child Support		
Other Personal Obligations:		

PRINCIPAL #2 - OTHER SOURCES OF INCOME

AMOUNT

Net Profit Rental Properties (before depreciation/amortization)	
Investment Income	
Other Income (please itemize):	

THE APPLICANT UNDERSTANDS AND AGREES

- i. That conventional financing was unavailable for this business proposal.
- ii. That RCCFDC (the Corporation) will immediately be notified of any application pending and under consideration by another lender, or if negotiations are entered into, or an offer of financing is received, during the period of the Corporation's consideration of this application.
- iii. That there is no litigation in course or threatened, nor any proceedings before any court, tribunal, governmental board of agency now in course or threatened, and that there is no unexecuted judgment rendered against the Applicant.

THE APPLICANT UNDERSTANDS AND AGREES

- i. That they will be responsible for payment of all charges relative to preparation, execution and registration of such documents as may be required by the Corporation or its solicitors;
- ii. That the terms and conditions of any financing which may be authorized will be set forth in a Letter of Offer, for agreement and acceptance by the Applicant;
- iii. That the statements made herein are for the express purpose of obtaining financing from the Corporation and are to the best of the Applicant's knowledge and believe to be true and correct. The Applicant understands that additional information in support of this application must be supplied to the Corporation, if requested, before adequate consideration can be given to this application. The Applicant realizes that any present or future indebtedness of the Applicant, or the Applicant's business, to the Corporation may become due and payable if any information provided by the Applicant to the Corporation proves to be inaccurate or incomplete;
- iv. That in applying for financing, personal and business information will be requested from the Applicant and/or third parties that have information about the Applicant's business and personal financial status for the purposes of determining eligibility for financing and reporting to Federal Economic Development Agency for Southern Ontario (FedDev).

DISCLOSURE, RELEASE AND WAIVER OF LIABILITY

- i. The Applicant acknowledges they are solely responsible for the success or failure of the business. It is the Applicant's responsibility to verify the accuracy of any information provided by representatives of the Corporation or to seek additional information from other reliable sources to assist in making an informed decision.
- ii. The Applicant further agrees to hold the Corporation harmless and hereby releases and discharges the Corporation from any actions, damages, claims or demands which may arise (directly or indirectly) as a result of any act or omission by the Corporation in providing information to the Applicant, and to indemnify the Corporation from any such actions, damages, claims or demands which might be suffered by the Applicant's business or any guarantor in connection with any such information.

COLLECTION, USE, AND DISCLOSURE OF PERSONAL AND BUSINESS INFORMATION

- i. The Applicant acknowledges that, as the operation of the Corporation is financially supported by the Government of Canada, representatives of FedDev are permitted access to the files of the Corporation for monitoring and evaluation purposes and that the Applicant may be contacted by representatives of FedDev and that, such information as is acquired by the Agency will be treated as confidential.
- ii. The Applicant acknowledges receipt of the Corporation's Privacy Statement and hereby consents to his or her personal and business information being collected, used, retained, and disclosed by the Corporation for the

limited purposes as set out above. The Applicant further understands that under Federal privacy law, he or she has access to the information held by the Corporation and knows to refer to the Corporation's Privacy Policy or contact the Chief Privacy Officer if a question or concern arises about the handling of the Applicant's personal information.

- iii. The Applicant further understands and consents to the Corporation publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from the Corporation, which may or may not include personal information such as the name of the Applicant.

DISCLOSURE AND RELEASE STATEMENT

To: The Corporation;

I, hereby certify that the information in this Statement of Personal Assets and Liabilities is a complete and true declaration. The property values shown above are the fair market values of the properties and the amount of debts is the total potential indebtedness (inclusive of any other loans, credit cards, or other debts for which I have signed as a guarantor).

I confirm that if any statement I have made herein or in accompanying materials proves to be incorrect in any way, I shall notify the Corporation immediately.

I authorize the Corporation to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, the Corporation's intent to obtain this information and I authorize each source to provide this information to the Corporation.

I understand and agree that in order to perform a credit investigation; I need not provide my Social Insurance Number ("SIN") if I can provide alternative identification that is acceptable to the credit reporting agencies. If I do provide my SIN, I consent to the Corporation using this information for the limited purpose of performing a credit investigation.

I authorize the Corporation to retain this Statement of Personal Assets and Liabilities and any financial records, credit and reference reports for the Corporation's records and reporting to FedDev who oversees the Community Futures Program.

I confirm receipt of the Corporation's Privacy Statement and understand and consent to the Corporation collecting, using, retaining and disclosing the information contained in this Statement of Assets and Liabilities for the limited purpose of determining my eligibility for financing as is required by law, and by FedDev. I understand that the Corporation will handle my personal information in strict confidence in accordance with Federal privacy law as set out in the Corporation's Privacy Policy. If I have any questions or concerns about the management of my information, I may refer to the Privacy Policy, available at www.rccfdc.org or contact the Executive Director/Chief Privacy Officer.

Principal #1:

Please check any of the following that are applicable.

I am currently the subject of litigation before a court, tribunal, government board or agency, or there is a threat of such litigation. There are unexecuted judgment(s) registered against me, such as:

I have made an assignment or have been petitioned into bankruptcy; there are writs registered against my name. If yes, provide details:

I certify that I am a Canadian Citizen or Landed Immigrant.

DATED THIS DAY OF , 2022.

I acknowledge I have authority to bind the business.

Principal #2:

Please check any of the following that are applicable.

I am currently the subject of litigation before a court, tribunal, government board or agency, or there is a threat of such litigation. There are unexecuted judgment(s) registered against me, such as:

I have made an assignment or have been petitioned into bankruptcy; there are writs registered against my name. If yes, provide details:

I certify that I am a Canadian Citizen or Landed Immigrant.

DATED THIS DAY OF , 2022.

I acknowledge I have authority to bind the business.

PRIVACY STATEMENT

INTRODUCTION

RCCFDC is a federally supported not-for-profit community organization with a volunteer Board of Directors and professional staff whose purpose is to support community economic development and small business growth through business loans or loan guarantees.

This statement summarizes RCCFDC's privacy policies and procedures that have been developed to comply with Canada's *Personal Information Protection and Electronic Documents Act* ("*PIPEDA*"). *PIPEDA* sets out rules for the collection, use and disclosure of a client's or customer's personal information, as well as safeguarding that information in the course of commercial activity as defined in the legislation.

WHAT IS "PERSONAL INFORMATION"

Under *PIPEDA*, "Personal Information" means any information that is identifiable to an individual, including name, address, telephone number, Social Insurance Number, and date of birth. It also includes, but is not limited to, other information relating to identity, such as, nationality, gender, marital status, financial information and credit history.

PURPOSES FOR PERSONAL INFORMATION

RCCFDC collects only that personal information required to assess a prospective applicant's eligibility for financial assistance, as well as to report to FedDev, the federal department that administers the Ontario Community Futures Program.

CONSENT

At the time of completing a loan application, the express, written consent of the individual applicant will be sought for the collection, use, retention and disclosure of their personal information for the purposes set out in RCCFDC's privacy policy.

An applicant may choose not to provide some or all of the personal information requested, but if RCCFDC is unable to collect sufficient information to validate a financing request, the application for financing may be turned down.

ACCURACY

RCCFDC endeavours to ensure that all personal information in active files is accurate, current and complete. When a client notifies RCCFDC that his or her personal information requires correction or updating, the necessary changes will be made. Information contained in closed files is not updated.

LIMITING USE, RETENTION & DISCLOSURE

RCCFDC uses and retains personal information for only those purposes to which the individual has consented.

Personal information will be disclosed to only those RCCFDC employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the RCCFDC Privacy Policy.

SAFEGUARDS

RCCFDC utilizes a number of physical, organizational and technological measures to safeguard personal information from unauthorized access or inadvertent disclosure in accordance with its *Information Security, Retention and Destruction Policy*, including but not limited to:

Physical

Active files are stored in locked filing cabinets located in work areas restricted to RCCFDC employees and authorized volunteers. Closed files are stored in locked cabinets for a period of seven years, after which, the information is shredded prior to disposal.

Organizational

RCCFDC employees, volunteers, and third party service providers sign confidentiality agreements binding them to safeguarding the confidentiality of personal information to which they have access.

Technological

Personal information contained on RCCFDC computers and the electronic databases are password protected. As well, the Internet server or router has firewall protection to protect against virus attacks and hacking into the database.

Electronic Transmission of Information

Notwithstanding the technological safeguards implemented by RCCFDC all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. For this reason, as part of the application that individual's sign consenting to their personal information being collected used, retained, and disclosed, RCCFDC will assume that it has the individual's consent to communicate via the Internet unless notified to the contrary.

INDIVIDUAL ACCESS

An individual who wishes to review or verify what personal information is held by RCCFDC, may do so by making a request, in writing to the RCCFDC 's Chief Privacy Officer. Upon verification of the individual's identity, the Executive Director/Chief Privacy Officer will provide a written report within 60 days.

INVESTIGATING COMPLAINTS

Any concern or issue about RCCFDC's personal information handling practices may be made, in writing, to the Executive Director/Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will act promptly to investigate the complaint and provide a written report to the individual.

If the individual is dissatisfied with the report provided by the Chief Privacy Officer, or feels that the corrective action taken by RCCFDC is insufficient, the individual may direct a complaint to the Federal Privacy Commissioner in writing. The address of the Federal Privacy Commissioner is provided in this Privacy Statement for your convenience.

AMENDMENTS TO OUR PRIVACY POLICY

This Privacy Statement is a summary of RCCFDC's Privacy Policy. For full particulars of RCCFDC Privacy Policy a copy may be obtained from RCCFDC.

The RCCFDC Privacy Policy and this Privacy Statement are in effect May 10, 2014 and are retroactive to January 1, 2004. RCCFDC's Privacy Policy and this Privacy Statement may be updated from time to time to reflect amendments in applicable Federal and Provincial laws. Any changes to this Privacy Policy will be posted on RCCFDC website and will apply to personal information collected from the date of the posting of the revised Privacy Policy.

CONTACT INFORMATION

If you have any questions regarding RCCFDC's Privacy Policy, Information Security, Retention and Destruction Policy, and/or this Privacy Statement, or you wish to make an access to personal information request, please contact: INFO@RCCFDC.ORG or (613) 431 3951.

For a copy of *PIPEDA*, or for answers to other questions regarding privacy legislation, please see additional resources below.

Office of the Privacy Commissioner of Canada

www.priv.gc.ca

30 Victoria Street

Gatineau, Quebec K1A 1H3

Information and Privacy Commissioner of Ontario

www.ipc.on.ca