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**NOBLE COUNTY
RBEG MICROLOAN
CDBG REVOLVING LOAN FUND
APPLICATION**

Please answer the following questions as completely as possible. If a question does not apply to your situation, mark it N/A. Failure to complete the application will cause a delay in the processing of your application.

PART 1. TELL US ABOUT YOURSELF

Name:

Social Security#

Date of Birth:

Phone:

Address:

City:

State:

Zip:

Co/Joint Applicant Name:

Date of Birth:

Phone:

Address:

City:

State:

Zip:

Number in Family:

Monthly Household Income:

Current Place of Employment (Applicant):

Phone:

Employer's Address:

City:

State:

Zip:

Current Place of Employment (Co-Applicant):

Phone:

Employer's Address:

City:

State:

Zip:

Nearest Relative:

Phone:

Personal References: Please list three

1.

Phone:

2.

Phone:

3.

Phone:



If paying child support, are you over 60 days delinquent? Yes No

Have you ever been convicted of a felony? Yes No

If yes, please explain.

PART 2. TELL US ABOUT YOUR BUSINESS

Name of Business: Phone:

Address:

City: State: Zip:

IRS Employer Identification Number (EIN)

Type of Business: Service Retail Manufacturing
 Wholesale Agriculture Other

Business Status: Startup (New or under 12 months) Over 12 months

Business Structure: Sole Proprietorship Partnership Limited Liability Co.
 S Corporation C Corporation

Current No. of Employees: Additional Jobs to be Created by this Project:

Current Gross Annual Sales:

Business Owned by: Female Male Jointly

Veteran Status: Non-veteran Vietnam-Era Other Veteran

Ethnic Background:

Name of Bank where you have an account:

Have you ever owned or been involved in a small business before? Yes No Explain

Credit References:

Name Address Account #

Name Address Account #

Name Address Account #



PART 3: LOAN REQUEST & COLLATERAL

Loan Uses Collateral (Market Value)

Purchase Equipment		New Equipment
Repair Equipment		New Inventory
Leasehold Improvements		New Furniture/Fixtures
Furniture/Fixtures		New Supplies
Purchase of Inventory		Existing Equipment
Purchase of Supplies		Existing Inventory
Insurance Premiums		Existing Furniture
Fees/Licenses		Existing Supplies
Working Capital		Land
Rent	Building	
Advertising	Vehicle (no lien)	
Deposits/fees	Other	
Salaries		
Other		
Total		Total

PART 4: TELL US ABOUT THE PROJECT'S FINANCING SOURCES

List all sources of financing for your project.

Important: For all CDBG/RLF applicants, the RLF cannot fund 100% of your project's cost. The most we can fund is 95%. Applicants are required to put 5% cash down toward the project. Attach documentation that you have set-aside 5% cash down toward your project.

CDBG RLF/RBEG Microloan

Private Lender

Cash Equity

Other (Explain)

Total Financing



PART 5: YOUR BUSINESS PLAN

Please **attach** a copy of your business plan.

PART 6: OTHER REQUIREMENTS OF THE PROGRAMS

- A. Projects utilizing Revolving Loan Funds for construction of a building which will be accessible to the public **must** have access for handicapped persons.
- B. Projects utilizing Revolving Loan Funds must have an environmental assessment. Any project presenting a potential hazard to the environment will result in the business having to adjust its project to meet local, state, and federal environmental guidelines.
- C. Projects utilizing the CDBG RLF for construction must adhere to Davis-Bacon Prevailing Wages. RBEG Microloans are not subject to these restrictions.
- D. Businesses utilizing these loan funds shall agree not to discriminate against any person considered for employment on the basis of race, sex, religion, national origin, and age. The applicant must keep records of all interviews for employment which will be monitored by Noble County.

Failure to comply with these requirements will lead to revocation of the loan from the recipient and require immediate repayment of any loan funds used by the recipient up to that time.

PART 7: REQUIRED ATTACHMENTS

The following attachments are required for your loan application to be considered:

- Personal Financial Statement
- Three Year Pro-Forma
- Historical Financials (if existing business)
- Marketing Plan
- Proof of income eligibility



PART 8: CERTIFICATIONS & SIGNATURE

I/We certify that all information in the application and the Exhibits is true and complete, to the best of my/our knowledge, and is submitted to the Loan Review Committee in order that the Loan Review Committee may decide whether to grant a loan or to participate with a lending institution in a loan for the proposed project.

I/We give the assurance that I/we will comply with Sections 112 and 113 of Volume 13 of the Code of Federal Regulations. These code sections prohibit discrimination on the grounds of race, color, sex, religion, marital status, handicap, age, or national origin by recipients of federal financial assistance and require appropriate reports and access to books and records. These requirements are applicable to anyone who buys or takes control of the business. I/We realize that if I/we do not comply with these nondiscrimination requirements, the Loan Review Committee can call, terminate, or accelerate repayment of the loan.

Authority to collect personal information: This information is provided pursuant to Public Law 93-579 (Privacy Act of 1974). Effect of non-disclosure: Omission of an item means that your application might not receive full consideration.

I/We authorize disclosure of all information submitted in connection with this application to the Loan Review Committee and their consultants. I/We understand that all information may be subject to public review subject to Public Disclosure Law.

As a consideration for any management and technical assistance that may be provided, I/we waive all claims against the Loan Review Committee, the Noble County Commissioners, OSU Extension, GMN Tri-County CAC, the Small Business Development Center, and any other project consultants.

Signature:

Date:

Corporate Seal (if applicable)



Voluntary Federal Statistical Information

The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

ETHNICITY:

Hispanic or Latino

Not Hispanic or Latino

RACE:

American Indian/Alaskan Native

Asian

Black or African American

White

Native Hawaiian or Other Pacific Islander

GENDER:

Female

Male

I choose not to furnish this information.

USDA is an equal opportunity provider, employer, and lender.



**Three Year Pro-Forma
Income and Expense Budget**

	YEAR	YEAR	YEAR
NET SALES			
Less:			
Cost of goods sold			
GROSS PROFIT:			
Less expenses:			
Advertising			
Bad Debts			
Credit Card Expense			
Delivery/Shipping			
Depreciation			
Donations			
Dues & Subscriptions			
Employee Benefits			
Loan Repayments			
Insurance			
Interest			
Leasing Expense			
Legal & Accounting			
Miscellaneous			
Officer's Salaries			
Payroll Taxes			
Postage			
Repairs/Maintenance			
Rent			
Telephone			
Travel/Entertainment			
Utilities			
Wages			
TOTAL EXPENSES:			
NET INCOME Before Taxes:			
TAXES:			
NET INCOME (LOSS)			