DISASTER RECOVERY MICROLOAN BUSINESS APPLICATION

The Bay-Lake Regional Planning Commission, Microloan Lender may ask for additional information not included in this application.

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| **SECTION I-BUSINESS INFORMATION** |
| **Legal Entity:** [ ] C Corp [ ] S Corp [ ] LLC [ ] LLP [ ] Partnership [ ] Sole Proprietor [ ] Nonprofit (Attach copies of IRS documents showing acceptance of Federal Tax Exempt Status)  |
| **Legal Name:** Click here to enter text. |
| **Trade Name:** Click here to enter text. |
| **Mailing Address:** Click here to enter text. |
| **City, State, Zip:** Click here to enter text. | **County:** Click here to enter text. |
| **FEIN:** Click here to enter number. (Federal Employee Identification Number –Tax ID)  |
| **Date Established:**  | **State of Organization** (Per Articles of Incorporation/Organization)**:**Click here to enter text. |
| **Current Employment** | **Full-time:** Click here to enter text. | **Part-time:** Click here to enter text. |
| **Website URL:** Click here to enter text. | **Phone:** Click here to enter number. |
| **Head of Organization:** Click here to enter text. | **Title:** Click here to enter text. |
| **Phone:** Click here to enter number. | **Email:** Click here to enter text. |
| **Briefly describe the business including products/services, locations and customers:** Click here to enter text. |

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| **SECTION II- PRIMARY APPLICATION CONTACT**  |
| **Project Contact:** Click here to enter text. | **Title:** Click here to enter text. |
| **Email:** Click here to enter text. | **Office Phone:** Click here to enter text. |
| **Cell Phone:** Click here to enter number. | **Mailing Address:** Click here to enter text. |
| **City, State, Zip:** Click here to enter text. |

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| **SECTION III- BUSINESS OWNERSHIP** |
| **List All Owners:** |
| **Name** | **Ownership %** | **Phone**  | **Email** |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| **How many years has the business been under current ownership?** Click here to enter text. |

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| **SECTION IV- AFFECTED PROPERTY**  |
| **Physical Address:** Click here to enter text. |
| **City, State, Zip:** Click here to enter text. |
| **Property Owner:** Click here to enter text. |
| **Email:** Click here to enter text. | **Office Phone:** Click here to enter text. |
| **Cell Phone:** Click here to enter text. | **Mailing Address:** Click here to enter text. |
| **City, State, Zip:** Click here to enter text. |

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| **SECTION V- DAMAGE**  |
| **Describe the extent of your business loss to building, land, equipment, inventory etc. (attach photos if available):** Click here to enter text. |
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| **Estimated Total Physical Business Damage:** | Click here to enter text. |

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| **Has or will your business register for assistance with FEMA** [ ] **Yes** [ ] **No** |
| **If no, please explain:** Click here to enter text.**We encourage you to register with FEMA. FEMA’s contact information is provided at the bottom of the last page.** |
| **Has/will your business apply for Small Business Administration (SBA) Assistance?** [ ] **Yes** [ ] **No** |
| **If no, please explain:** Click here to enter text.**We encourage you to register with SBA through the contact information provided at the bottom of the last page.**  |
| **Have/will any of the business’s damages or economic losses be covered by other sources such as insurance, grants, reimbursements, loans, etc?** [ ] **Yes** [ ] **No** |
| **Please explain:** Click here to enter text. |
| **Insurance Carrier / Funding Source Name:** Click here to enter text. | **Agent’s / Rep’s Name:** Click here to enter text. |
| **Agent’s / Rep’s Email:** Click here to enter text. | **Agent’s / Rep’s Phone:** Click here to enter text. |

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| **SECTION VI- LOAN REQUEST** |
| **Please detail how you intend to use the microloan dollars:** **Note: Business and/or personal guarantee(s) and a security agreement from the applicant will be required.** |
| **Rent/Mortgage Expense:**  |  |
| **Operating Costs (taxes, fines and fees are not eligible):** |  |
| **Architecture & Engineering:** | Click here to enter text. |
| **Equipment/Furniture/Fixtures:** | Click here to enter text. |
| **Inventory Replacement:** | Click here to enter text. |
| **Repairs/Renovations:** | Click here to enter text. |
| **TOTAL (not to exceed $15,000):** | Click here to enter text. |

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|  **SECTION VII- BANKING - LENDER REFERENCE**  |
| **Banking-Lender:** Click here to enter text. | **Banking-Lender Contact:** Click here to enter text. |
| **Email:** Click here to enter text. | **Office Phone:** Click here to enter text. |
| **Cell Phone:** Click here to enter text. | **Mailing Address:** Click here to enter text. |
| **City, State, Zip:** Click here to enter text. |

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|  **SECTION VIII- BUSINESS STATUS**  |
| **Answering no to one or more of the questions below or being unable to provide information requested below may not exclude you from a loan. You must, however, be current on all taxes prior to loan closing.** |
| **(a) Are you (personally) and your business current with state and federal taxes?** [ ] **Yes** [ ] **No** |
| **If no, please explain the amount overdue, reason and how you plan to become compliant prior to loan closing:** Click here to enter text. |
| **(b) Are you (personally) and your business current on your personal and business property taxes?** [ ] **Yes** [ ] **No** |
|  **If no, please explain the amount overdue, reason and how you plan to become compliant prior to loan closing:** Click here to enter text. |
| **(c) Are you (personally) and your business compliant and current with the terms and conditions of any loan, loan guarantee, leases, or financing arrangements with any other creditor?** [ ] **Yes** [ ] **No**  |
| **If no, please explain the amount overdue, reason and how you plan to become compliant.** Click here to enter text. |
| **(d) Is your business currently registered with the Wisconsin State Department of Financial Institutions?**  **(This question is not applicable for a business operating as Sole Proprietorship)** [ ] **Yes** [ ] **No** |
|  **If no, please explain how you will become registered prior to loan closing:** Click here to enter text. |
| **(e) There is no known occurrence or event that could have an adverse material impact on you or your**  **business. Such as but not limited to lawsuits, criminal actions, bankruptcy, violation of laws,**  **lawsuits, criminal or civil actions, bankruptcy proceedings or regulatory intervention?** [ ] **Yes** [ ] **No** |
|  **If no, please explain how you will resolve this prior to loan closing:** Click here to enter text. |
| **(f) Attach a copy of the business’s most current federal and state tax return or personal tax return if a** **Sole Proprietorship** |
| **(g) Attach a copy of the business’s most recent balance sheets and profit and loss statements.**  **If not available, please explain:** Click here to enter text. |
| **(h) Attach a copy of personal financial statements of owners owning 20% or more of the business.** |

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| **SECTION lX – COMPLIANCE CHECKS FOR MICROLOAN ELIGIBILITY**  |
| **Your business and its owners need to be in compliance with several authorities including but not limited to the following.**  |
| **(a) For-profit Corporations, Limited Liability Companies, Limited Liability Partnerships, Limited Partnerships** **and Cooperatives doing business in the State of Wisconsin are required to register with the** **Department of Financial Institutions (DFI). These type of businesses must be registered using their legal name** **and be current with DFI. If your business is not listed as being current in DFI records your business is not** **eligible for a microloan. Businesses operating as Sole Proprietorships are not required to be registered with** **the DFI.**  |
| **(b) The State Department of Revenue maintains a database of businesses and individuals with outstanding** **delinquent income taxes due to the State. Presence on this list indicates that the applicant or principal owner**  **is in arrears on its income taxes. Any listed business or principal owner is not eligible for a microloan until**  **they have paid their taxes and are removed from this list.**  |
| **(c) The State Department of Workforce Development maintains a list of contractors debarred for state labor**  **standard noncompliance related to state or local public works projects, or publicly funded private** **construction projects. Debarred businesses are not eligible for a microloan unless satisfactory evidence is** **provided that the issue is being resolved.**  |
| **(d) The State Department of Administration maintains the Vendor/Net contracting system, which includes lists of** **businesses and other entities in noncompliance with State equal employment and affirmative action**  **requirements, as well as a list of entities which have inappropriately collected or have not collected and**  **remitted sales and use taxes. Any business or principal owner is not eligible for a microloan unless they can** **provide satisfactory evidence their violations have or are being resolved and have become current on all sales** **and use taxes owed.** |
| **(e) The State Department of Corrections maintains a database for sex offenders and there is also a Federal** **database. Any principal owner (20% or more) of a business that is listed on these databases is not eligible for** **a microloan unless they can provide satisfactory evidence that the owner is adhering to reintegration** **requirements and in compliance with parole or other judgments restricting the owner’s manner of living.**  |
| **(f) The Wisconsin Circuit Court Access is a statewide database that lists court cases for foreclosures,** **background checks, criminal and civil matters, sentencing data, judgments, and targeted direct mailings.** **Pending and rendered judgments will be assessed for collateral and capacity risk which may make the**  **business not eligible for a microloan.**  |

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| **SECTION X - CERTIFICATION**  |
| **I hereby understand, attest, certify and/or agree to the following terms and conditions:** |
| **(a) That except as disclosed in SECTION Vlll (a) you (personally) and your business are both current on state and** **federal taxes.**  |
| **(b) That except as disclosed in SECTION Vlll (b) you (personally) and your business are both current on your** **personal and business property taxes.**  |
| **(c) That except as disclosed in SECTION Vlll (c) you (personally) and your business are in compliance with** **and current under the terms and conditions of any loan, loan guarantee, leases, or financing arrangements** **with any other creditor.**  |
| **(d) That except as disclosed in SECTION Vlll (e) above there are no known occurrences or events that could have** **an adverse material impact on you or your business. Such as but not limited to lawsuits, criminal actions,**  **bankruptcy, violation of laws, lawsuits, criminal or civil actions, bankruptcy proceedings or regulatory** **intervention.** |
| **(e) That the Microloan Fund Lender is authorized to obtain a credit check, insurance information and background** **checks on my business or any owner with 20% ownership or more and to discuss the business’s condition** **with its creditors and insurance companies for the purposes of determining credit worthiness for a**  **microloan.**  |
| **(f) Agree to indemnify, defend and hold harmless the** **Microloan Fund Lender, its committees, agents, partners,**  **business advisors or other associated parties against claims and damages relating to or arising from this** **application or any funds provided in connection with this application, and hereby release and waive any** **claims and damages arising now or in the future relating in any manner to rights, claims, damages, losses,**  **liability, costs, or expenses against them.** |
| **(g) Agree that by submitting this application, neither the Microloan Fund Lender nor any of its partners are** **under any obligation to approve the loan.** |
| **(h) Acknowledge, understand and agree that you have applied for a 0% interest rate loan that is required to be** **paid back to the Microloan Fund Lender and that will be secured by a business and/or personal guarantee(s)** **and a security agreement.** |
| **(i) Agree that in the event credit is extended you will complete a direct deposit and payment authorization** **form allowing for the Microloan Fund Lender to transfer funds into your business’s bank account and** **for your payments to be electronically debited by automatic clearing-house (ACH) and**  **deposited into the Microloan Fund bank account.** |
| **(j) That the information supplied in this application and all other supplemental information submitted** **for review is true, accurate, complete and reflects my intended response.** |
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| **Signature:**Click here to enter text. |
| **Name:**Click here to enter text. |
| **Title:**Click here to enter text. |
| **Date:**Click here to enter text. |
|  |
| **Signature:**Click here to enter text. |
| **Name:**Click here to enter text. |
| **Title:**Click here to enter text. |
| **Date:**Click here to enter text. |

**Include additional signatures as required to authorize the submission of this application on behalf of the business.**

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| **If you need assistance in preparing this application please contact Bay-Lake Regional Planning Commission, Elizabeth Runge: (920) 448-2820 ext. 107 | E-Mail: erunge@baylakerpc.org** |

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| **Submit this application and its attachments to Bay-Lake Regional Planning Commission by****E-mail or US Mail at the following addresses:****E-Mail: erunge@baylakerpc.org****US Mail: Bay-Lake Regional Planning Commission** **425 S. Adams Street, #201** **Green Bay WI 54301** **For questions on the application call: (920) 448-2820 ext. 107** |

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| **Residents and business owners who sustained losses are also encouraged to apply for all forms of disaster assistance through FEMA and SBA by registering online at** [**http://www.DisasterAssistance.gov**](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTgxMDE4Ljk2NDM4NTMxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE4MTAxOC45NjQzODUzMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE4MDE0ODM0JmVtYWlsaWQ9ZGwtb2Etd2VidGVhbUBvYS5lb3AuZ292JnVzZXJpZD1kbC1vYS13ZWJ0ZWFtQG9hLmVvcC5nb3YmZmw9JmV4dHJhPU11bHRpdmFyaWF0ZUlkPSYmJg==&&&100&&&http://www.disasterassistance.gov/) **or by calling 1-800-621-FEMA(3362) or 1-800-462-7585 (TTY) for the hearing and speech impaired.  The toll-free telephone numbers will operate from 7:00 a.m. to 9:00 p.m. (local time) seven days a week until further notice.** **For SBA application assistance please** [**https://sba.gov**](https://sba.gov)**.**  |