

STATE OF MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
 URBAN ENTERPRISE LOAN PROGRAM
 ST. LOUIS MINORITY BUSINESS COUNCIL
 LOAN APPLICATION

I. BACKGROUND INFORMATION

A. Borrower's Name:

Contact Person:

Address:

City: **State:** **Zip:**

Phone: **Fax:**

Email:

Year Established: **SIC Code:**

Fed ID #: **SLMBC Member?**

B. Name of each owner: Percent ownership?

Name of each owner	Percent ownership?
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

C. Type of Business:

"C" Corporation	<input type="checkbox"/>	Limited Liability Co.	<input type="checkbox"/>
"S" Corporation	<input type="checkbox"/>	Individual	<input type="checkbox"/>
Partnership	<input type="checkbox"/>	Other	<input type="checkbox"/>
Sole Proprietorship	<input type="checkbox"/>		<input type="checkbox"/>

D. Participating Bank(s):

Name of Bank: <input type="text"/>	Name of Bank: <input type="text"/>
Contact: <input type="text"/>	Contact: <input type="text"/>
Phone: <input type="text"/>	Phone: <input type="text"/>

E. Project Information:

Street Address: **City:** **State:** **Zip:**

Building Space (sq ft): **Land (acres or sq ft):**

F. Information about the Business:

a. Major Product Line/Services:	b. Major Customers:
<input type="text"/>	<input type="text"/>

Rationale/Need for Project:

G. Indicate officer salaries and number of officers for last 3 fiscal years:

FY19 _____ : officer salaries were \$ _____ for _____ officers

FY19 _____ : officer salaries were \$ _____ for _____ officers

FY19 _____ : officer salaries were \$ _____ for _____ officers

Interim _____ mos: officer salaries were \$ _____ for _____ officers

H. List all Corporate Officers:

President: <input type="text"/>	Vice President: <input type="text"/>
Secretary: <input type="text"/>	Asst. Secretary: <input type="text"/>
Treasurer: <input type="text"/>	Asst. Treasurer: <input type="text"/>

I. List all Members of the Board of Directors:

II. FINANCIAL INFORMATION (ROUND NUMBERS TO \$100s)

Project Costs

1. Acquisition of Building/Land:	\$	<input type="text"/>
2. Renovation:	\$	<input type="text"/>
3. Machinery and equipment:	\$	<input type="text"/>
4. Furniture and Fixtures:	\$	<input type="text"/>
5. Site Improvements:	\$	<input type="text"/>
6. New Construction	\$	<input type="text"/>
Other (specify):	\$	<input type="text"/>
a. _____		
b. _____		

Project Financing

Bank (or private loan):	\$	<input type="text"/>
UEL loan:	\$	<input type="text"/>
Borrower Equity:	\$	<input type="text"/>
=		
Total: \$ <input type="text"/>		

Total Project Cost: \$

Total: \$

Please specify the source of borrower equity:

III. MISCELLANEOUS INFORMATION

A. Number presently employed by your company: full time: part time:

B. How many NEW jobs do you expect your company to create or retain within the next two years as a result of this project: full time: part time:

C. Has your company or any of its 20% or more owners ever had government financing?

Yes No If "yes", please specify:

Borrower's Name: Date:

Loan #:

Original Amount:

Current Balance:

Source of Loan:

D. Is the firm or any officer of the firm involved in any pending lawsuits?

Yes No If "yes", please specify:

EXHIBIT A

State of Missouri Department of Economic Development
Urban Enterprise Loan Program
St. Louis Minority Business Council

OPERATING STATEMENT PROTECTIONS

Business Name: _____

For Fiscal Year Ending¹

Net Sales	\$	\$	\$
Cost of Goods Sold			
Gross Profit			
Operating Expenses			
Depreciation			
Interest			
Rent			
Salaries			
_____	⁴		

Other Expenses			
Total	\$	\$	\$
Profit before taxes			
Other Income, expenses (net)			
Income Tax			
Profit after tax	\$	\$	\$

¹ Use figures from remainder of current year and next two fiscal years.

² If a separate entity is borrowing and leasing to the company, this should be shown here as rent, not as interest or depreciation.

³ Figures must reflect new employment projections.

⁴ List next three largest categories.

Please attach any key assumptions. For instance, if sales are going to increase at a higher rate than they have historically, or if gross profit is going to increase, indicate why.

Signature _____

Date _____

Insert SBA Form 912 here

State of Missouri Department of Economic Development
Urban Enterprise Loan Program
St. Louis Minority Business Council

LOAN APPLICATION ATTACHMENTS

The following items are required attachments for the loan application. To the extent that such information is included in a business plan, please include a copy of the business plan, and indicate the page number(s) where this information may be found.

- Business Plan.
- History and description of the business.
- Resumes of officers, directors and key staff members.
- Balance sheet and profit and loss statement for business covering the past 3 years.
- Current balance sheet and profit and loss statement that is no more than 90 days old.
- Pro forma balance sheet and operating statement projections for two years in the form of EXHIBIT A.
- Monthly cash flow analysis for the last to occur of the next 12 months or 3 months beyond break even point.
- Schedule of the business' notes and mortgages payable in the form of EXHIBIT B which contains the original amount and date, present balance owned, interest rate, monthly payment, maturity and security for each loan or debt that your business currently has outstanding. Please indicate whether the loan is current or delinquent.
- Personal History (SBA Form 912) on anyone owning 20% or more of the business.
- Current personal financial statements for each proprietor, partner, member and/or stockholder owning 20% or more of the business.
- A copy of existing or proposed lease or purchase agreement or other financing arrangements.
- Cost estimates for fixed assets financed with loan proceeds.
- Application fee of \$100, made payable to the St. Louis Minority Business Council.
- Employment summary for projected new hires.
- Market Research.

Additional information may be requested.

SCHEDULE III
FINANCIAL STATEMENTS

**AUTHORIZATION TO RELEASE INFORMATION AND
RECORDS SURVEY**

Name:	
Social Security Number:	Date of Birth:
Current Address (Number/Street/City/State/Zip Code):	

This certifies that the information supplied was submitted by me and that all information is true and correct to the best of my knowledge. I understand that any material misrepresentation shall be cause for denial of, or immediate termination of, employment.

TO:

- Any person having knowledge of my conduct or activities; or
- Any past or present employer; or
- Any Credit Bureau, Retail Merchants Association, Bank, Financial Institution or any other Credit Extending Organization; or
- Any Dean, Registrar, Principal, Counselor, Instructor, or other authorizes person at a school: (University, College, High School, Trade School, or other Educational Institution); or
- Any Department or Agency of a City, County or State Government or of the Federal Government.

I, _____ hereby authoriz

or its authorized agent, St. Louis Minority Business Council to conduct a thorough check of my past employment work history, education, education references, and criminal history as needed for determination of my eligibility to occupy a position of trust. I authorize all persons who may have information relevant to this investigation to disclose it. I release from liability all persons, companies, and corporations disclosing such information. I release and indemnify my prospective or current employer and St. Louis Minority Business Council or its authorized agent against any liability that might result from making such investigations. I hereby further authorize that a photocopy of this authorization may be considered as valid as original.

Signature

Date

Insert SBA Form 413 here

**FIRST SOURCE EMPLOYMENT AGREEMENT
JOB DEVELOPMENT REFERRAL FORM**

Referral Date:

Name of Developer:

Address: Zip Code:

Phone Number: Contact Person:

Project Activity:

Funding Activity Type:

Funding Amount: Length of Funding/Incentive:

Describe use of funding (Example: 504 Loan to purchase equipment):

Date of Board Review:

Date of Board Approval:

JOB DEVELOPMENT

New Jobs: # Transfer Jobs:

(If no new jobs are generated, no employment plan will be written, all public inquiries about development and job information will be processed by the St. Louis Development Corporation.)

TYPES OF JOBS:

ENTRY LEVEL

<input type="text"/>	<input type="radio"/> Yes	<input type="radio"/> No
<input type="text"/>	<input type="radio"/> Yes	<input type="radio"/> No
<input type="text"/>	<input type="radio"/> Yes	<input type="radio"/> No

SLDC Account Executive:

*If there are no new jobs generated through this project, but the company would like to utilize our services to fill positions that become available due to attrition, we will work with them as with any employer. Please check if developer wishes a follow-up call from jobs partnership staff regarding "future" vacancies.

The JOBS PARTNERSHIP OFFICE (SLATE) has served as St. Louis City's primary source of programming to develop the full work potential of unemployment and underemployed residents since the early 1970's. With guidance from a business-led Private Industry Council (PIC), the Partnership offers area employers and city job seekers a variety of personnel services designed to meet the needs of a very dynamic work place. Listed below are examples of those services.

- Vocational assessment and tuition for occupation-specific training at an area state-approved vocational institution (i.e. St. Louis Community College, Ranken Technical College, Clayton Business School, Vatterott, St. Louis College of Health Careers, CareerWorks, Inc., etc.)
 - Combination vocational and academic upgrade training to concurrently address basic skills and technical skills deficiencies, when required
 - Productivity training for job seekers needing intensive exposure to workplace demands and acceptable performance...
 - Job search and job development services for "job ready" applicants
 - Maintenance of an extensive pool of "job ready" candidates with skills across a variety of - pool includes very experienced workers laid off from defense and auto industries as well as other local business...
 - Coordinated services with Missouri Division of Employment Security to expedite processing of federal targeted jobs tax credit (TJTC) or increase size of personnel pool for mass hirings...
 - Cooperative agreements with as many as thirty (30) community-based organizations to identify job candidates for mass hirings...
 - Customized training packages for employers willing to hire less experienced workers and teach related job skills at the employer's site (Partnership has access to local JTPA and state customized funds for this purpose)...
 - Special training programs for veterans, older workers, and displaced workers in cooperation with the St. Louis Community College and Missouri Division of Employment Security.
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**MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
CERTIFICATION OF ALIEN EMPLOYMENT***

I certify that I am an authorized representative of the applicant and as such am authorized to make the statement of affirmation contained herein.

I certify that the applicant does NOT employ illegal aliens and that the applicant has complied with federal law (8 U.S.C. § 1324a) requiring the examination of an appropriate document or documents to verify that an individual is not an unauthorized alien.

I understand if the applicant is found to have employed an illegal alien in Missouri and did not, for that employee examine the document (s) required by federal law, that the applicant shall be ineligible for any state-administered or subsidized tax credit, tax abatement or loan for a period of five years following any such finding.

Name (signature)

Date

Name (printed or typed)

Applicant/Project Name (printed or typed)

Title (printed or typed)

Subscribed and sworn to before me this _____ day of _____, _____.

I am commissioned as a notary public within the County of _____,

State of _____, My commission expires _____.

Notary Public

*Required of all applicants for tax credits, abatements, exemptions or loans pursuant to sections 447 and 620, RSMo, effective August 28, 1999 (H.B. 701, §1).