



Micro & Small Business Loan

Dear Customer,

Thank you for applying for a Micro Business & Small Business Loan through Taala Fund's Revolving Loan Fund. A complete loan package is needed to process your loan. Please submit:

_____ Authorization to Release Information (original to Loan Officer, copy in customer file)

_____ ML/SB Loan Application

- ML and SBL
- Current Financial Statement/Cash Flow
- Planning – Microloans complete Marketing Questionnaire

_____ Business Plan

_____ Proof of permanent residence (copy of water or electric bill)

_____ Tribal Business License, tribal enrollment and/or other business licenses

_____ Copy of Title with Loan Application (submit if using vehicle as collateral)

- Must bring Original Title to Loan Closing
- Title must be in Borrower's name unless title belongs to co-signer (1st Lien Only)
- Proof of insurance

OR

Pictures of Collateral with Serial number(s) AND Equity with serial number(s)

(Submit if using non-vehicle items)

_____ Monthly Budgets

_____ 5 Year Projection Profit/Loss.

_____ Last 2 pay stubs – or other documentation to support income

_____ Last year's Tax Returns (most current) – or other documentation to support income

_____ Payroll deduction form (optional)

_____ Resume

_____ Copies of training Certificate(s); Number of training hours: _____

Name of Applicant Business	Telephone No.
Full Street Address of Business	Date Established
Legal form of Business <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> Ltd. Liability Corp <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship	Number of Employees At time of Application _____
Do you have ownership in any other business? If Yes, please provide name and address	How many jobs will be created if loan is approved? _____
Fishery Location: <input type="checkbox"/> Quinault <input type="checkbox"/> Queets <input type="checkbox"/> Ocean <input type="checkbox"/> Chehalis <input type="checkbox"/> Humptulips	

What is the purpose of this loan? **(Circle one)**

- a. To start a business (i.e., operating capital)
- b. To expand a business (i.e., purchase inventory)
- c. To retain a business (i.e., pay expenses)
- d. Other: _____

Please identify how the loan proceeds will be used:		COLLATERAL: (include current business assets, personal assets and business assets to be purchased with loan proceeds)	
	Dollar Amount		Dollar Amount
repair /maintenance of machinery/equipment	_____	Accounts receivable	_____
business related fees	_____	Furniture fixtures	_____
Inventory purchase	_____	Inventory	_____
Operating Capital (fuel, start-up)	_____	Machinery/equipment	_____
New or used equipment	_____	Real estate equity	_____
Fishing gear	_____	Auto (Year___ Make_____)	_____
Other	_____	Other: _____	_____
TOTAL LOAN REQUESTED	\$ _____	Other: _____	_____
Your request length of repayment is:	_____	TOTAL	\$ _____

Owner Information

Name and Title	Date of Birth	Social Security No.	Address	Phone #

COLLATERAL: Please list your collateral.

Item	Value	Appraisal Date	Appraisal Attached?
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_____	_____	_____	_____
_____	_____	_____	_____

TOTAL \$ _____

Business Balance Sheet

Assets		
Current Assets:		\$ _____
Cash		\$ _____
Accounts Receivable (money owed to you)		\$ _____
Inventory		\$ _____
Other current assets		\$ _____
<i>Total Current Assets</i>		\$ _____
Fixed Assets		\$ _____
Land		\$ _____
Buildings (-accumulated depreciation)		\$ _____
Equipment (-accumulated depreciation)		\$ _____
<i>Total Fixed Assets</i>		\$ _____
Total Assets		\$ _____
Liabilities		
Current Liabilities:		\$ _____
Accounts payable		\$ _____
Notes Payable		\$ _____
Other current liabilities		\$ _____
<i>Total Current Liabilities</i>		\$ _____
Total Liabilities		\$ _____
Owner's Equity		
Additional paid-in capital		\$ _____
Retained Earnings		\$ _____
<i>Total Owner's Equity</i>		\$ _____
Total Liabilities & Owner's Equity		\$ _____

Business Income Statement (P/L)

_____ Actual
 Projected (synopsis of 12 mo. Projection)

SALES

Net Sales \$ _____

Cost of Goods Sold:

Beginning Inventory \$ _____

Purchases \$ _____

Labor \$ _____

Freight \$ _____

Commissions \$ _____

Total \$ _____

Less Ending Inventory \$ _____

Total Cost of Goods Sold \$ _____

GROSS PROFIT \$ _____

EXPENSES

Advertising \$ _____

Car & Truck expenses \$ _____

Commissions & Fees \$ _____

Contract Labor \$ _____

Employee benefit programs \$ _____

Insurance (other than health) \$ _____

Interest

a. Mortgage (pd to banks, etc.) \$ _____

b. Other \$ _____

Legal & professional services \$ _____

Office expense \$ _____

Pension & profit-sharing plans \$ _____

Rent or lease

a. Vehicles, machinery & equipment \$ _____

b. Other business property \$ _____

Repairs and maintenance \$ _____

Supplies (not included in GOGS) \$ _____

Taxes and Licenses \$ _____

Travel, meals, & Entertainment

a. Travel \$ _____

c. Deductible meals & entertainment \$ _____

Utilities \$ _____

Wages (less employment credits) \$ _____

Other expenses \$ _____

Total Expenses \$ _____

Net Profit Before Taxes \$ _____

Income Taxes \$ _____

PROFIT AVAILABLE FOR OWNER \$ _____

Personal Financial Statement

ASSETS	
<i>Liquid Assets</i>	
Cash (checking & savings accounts)	_____
Short-term investments	_____
Treasury Bills	_____
Savings Certificates	_____
Money Market Funds	_____
Cash Value of Life Insurance	_____
Total Liquid Assets	=====
<i>Investment Assets</i>	
Notes Receivable	_____
Marketable Securities	_____
Bonds	_____
Real Estate (investment)	_____
Tax Incentive Investments	_____
Retirement Funds	_____
Total Investment Assets	=====
<i>Personal Assets</i>	
Residence	_____
Vacation Property	_____
Art, Antiques	_____
Furnishings	_____
Vehicles	_____
Other	_____
Total Personal Assets	=====
Total Assets: \$	=====

LIABILITIES	
<i>Short-term</i>	
Credit Cards (from below)	_____
Car Loan	_____
Construction Liens/Notes/Balances Due	_____
Loan on Life Insurance	_____
Installment Loans	_____
Accrued Income Taxes	_____
Other Debt	_____
Total Short-term Liabilities	=====
<i>Long-term</i>	
Loans to Purchase Personal Assets	_____
Loan to Acquire Business	_____
Mortgage on Personal Residence	_____
Note to Business	_____
Total Long-term Liabilities	=====
<i>Contingent Liabilities</i>	
Endorser	_____
Guarantor (SBA Loan)	_____
Damage Claims	_____
Taxes	_____
Other	_____
Total Contingent Liabilities	=====
Debt/Worth: _____	
- Net Worth: _____	
Total Liabilities: \$	=====

The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

- I do not wish to furnish gender, ethnicity and race information. Initials: _____
- I will furnish the information: *(Please complete section below)*

Gender: Female Male
 Ethnicity: (Mark One) Hispanic or Latino Not Hispanic or Latino
 Race: Native American Caucasian Pacific Islander Asian African American
 Other *(please specify)* _____

QIN/QNEB PAYROLL DEDUCTION FORM

(for Taala Fund customers)

EMPLOYER:

- Δ QNEB Centralized Accounting, ATTN: Payroll Department
- Δ Quinault Indian Nation, ATTN: Payroll Department
- Δ Other (state) _____

EMPLOYEE NAME _____

EMPLOYEE # _____ BUDGET # _____

PAYROLL DEDUCTION AGREEMENT

I agree to have \$_____ deducted from my payroll check bi-weekly beginning the first/second (circle) pay period in _____ (month/year) for a total monthly payment of \$_____ and the deducted funds to be transferred to Taala Fund, PO Box 702, Taholah, WA 98587.

If I am terminated from my job for any reason, I agree that the current monthly deduction balance may be deducted from my annual leave paycheck.

Employee Signature

Date

Payroll Supervisor
