

(COVID-19)

**REGIONAL RELIEF
AND RECOVERY FUND
COMMUNITY FUTURES
SUPPORTING RURAL COMMUNITIES**



**Community Futures
Middlesex** 
The Business Help Centre

Business Loan Application

Community Futures Middlesex (CFM) is committed to protecting your privacy and the confidentiality of your personal information.

CFM's privacy policies and procedures have been developed to comply with Canada's Personal Information Protection and Electronic Documents Act ("PIPEDA").

A copy of our Privacy Policy can be viewed on our website (www.thebusinesshelpcentre.ca)

The information contained in this document is strictly confidential and may be exempt from disclosure under federal laws.

If you are not the intended recipient or the person responsible for having this document in your possession, you are hereby notified that the wrongful use or distribution of the information is strictly prohibited.

If you have received this document in error, please contact Community Futures Middlesex immediately at the following address:
13187 Ilderton Road, Unit #3
Ilderton, ON, N0M 2A0
tel: 519-641-6100/1-866-205-1188
fax: 519-666-2996
info@thebusinesshelpcentre.ca
www.thebusinesshelpcentre.ca

Regional Relief & Recovery Fund (RRRF)
APPLICATION FOR FUNDING

IMPORTANT By completing and signing this application and agreement, you are attesting and representing and warranting that all information herein is true and complete to the best of your knowledge. Community Futures Middlesex reserves the right to conduct an audit of recipients at any point in time.

Before beginning the application, you are strongly encouraged to review the Eligibility Criteria found in the [Program Guidelines](#) to ensure that your business meets the basic eligibility criteria. **All fields must be completed unless indicated otherwise.**

The completed application form and required supporting documents must be emailed to info@thebusinesshelpcentre.ca for processing.

A. BUSINESS IDENTIFICATION			
1. Legal Name of Business			
2. Operating Name of Business (if different from legal name)			
3. Organization Type (example: Corporation / Partnership / Sole Proprietorship – Start-up? Recent Expansion?)			
4. Date of Business Registration		5. CRA Business Number	
6. Corporation Number (if applicable)			
7. Industry Sector			
8. Please provide a 1-2 line description of the business products or service (maximum 200 characters)			
9. Applicant Address: (Street, Unit Number, etc.) If the business has multiple locations, please use the address where the largest share of its operations are located			
10. City	Province Ontario	Country Canada	11. Postal Code
12. Applicant Mailing Address (if different from Applicant Location)			
13. City	Province Ontario	Country Canada	14. Postal Code
15. Website (if applicable)			
16. Date Business Established		17. Fiscal Year End Date	

B. AUTHORIZED ORGANIZATION CONTACT	
1. First Name	2. Last Name
3. Title	4. Email
5. Business Telephone Number	6. Mobile Telephone Number

7. Applicant Address: (Street, Unit Number, etc.)
 If the business has multiple locations, please use the address where the largest share of its operations are located

8. City	Province Ontario	Country Canada	9. Postal Code
10. Date of Birth		11. Social Insurance Number (Optional)	

C. COVID-19 PANDEMIC IMPACT

1. Has your business completely ceased operations as a result of the COVID-19 pandemic? Yes No

2. If yes, when was the business closed? (DD-MMM-YYYY)

3. How many employees does the business normally employ on a full time basis? _____ full-time equivalent positions
35-40 hours/week = 1 FTE 20-34 hours/week = 0.5 FTE Less than 20 hours or seasonal = 0.25 FTE

4. Has the business laid off staff in response to the COVID-19 pandemic? Yes No

5. If yes, how many staff have been laid off? (please state as full-time equivalent positions) _____

6. Has your business received or applied for, or does it intend to apply for any other COVID-19 related support measures?

Yes No If yes, check ALL applicable

Program	Applied & Rejected	Applied & Pending	Applied & Approved / Received	Intend to Apply	Did Not Apply
Canada Emergency Wage Subsidy (CEWS)					
Canada Emergency Business Account (CEBA)					
Employment Insurance Work Sharing Program					
BDC Small Business Loan					
BDC Working Capital Loan					
EDC Loan Guarantee for SMEs					
Business Credit Availability Program (BCAP)					
Canada Emergency Commercial Rent Assistance (CECRA)					
CRA Temporary 10% Wage Subsidy					
Other (please specify):					

7. Please describe in words how your business has been impacted by the COVID-19 pandemic

D. APPLICANT ELIGIBILITY ATTESTATION

I hereby attest, represent and warrant that:

1. My business operates within the County of Middlesex (exclusive of the City of London)	Yes	No
2. My business was established prior to March 1, 2020	Yes	No
3. My business was solvent, viable and not declared bankrupt prior to the COVID-19 crisis	Yes	No
4. My business is <u>not</u> a franchisee or subsidiary of a larger corporation where financial support can be provided by the parent company or trust fund	Yes	No
5. My business is currently, and expects to continue, to operate at a loss over the coming four months (i.e. to incur ongoing expenses that are higher than incoming revenues) as a direct result of COVID-19	Yes	No
6. All information provided in this application is true and as accurate as possible based on currently available information	Yes	No
7. I am a Canadian citizen, or have Permanent Resident status	Yes	No

E. COST ELIGIBILITY & FINANCIAL IMPACT

Fixed operating costs operating costs of SMEs where business revenues have been affected by the COVID-19 pandemic are eligible for this fund.

- 1. Please provide, to the best of your knowledge and available information, a breakdown of your actual and forecasted revenues and expenditures from January to December 2020, based on the assumption that the COVID-19 situation remains the same over the next three months.**

	Total Revenues from all sources (Including other Fed./Ter./Mun. Relief programming)	Total expenditures (including fixed costs, payroll and cost of goods sold)	Profit or Loss
Year to Date Actuals			
January 2020 Actuals	\$	\$	\$
February 2020 Actuals	\$	\$	\$
March 2020 Actuals	\$	\$	\$
April 2020 Actuals	\$	\$	\$
Subtotal Year to Date Actuals (A)	\$	\$	\$
Forecast for Remainder of Year			
May 2020 Forecast	\$	\$	\$
June 2020 Forecast	\$	\$	\$
July 2020 Forecast	\$	\$	\$
August 2020 Forecast	\$	\$	\$
September 2020 Forecast	\$	\$	\$
October 2020 Forecast	\$	\$	\$
November 2020 Forecast	\$	\$	\$
December 2020 Forecast	\$	\$	\$
Subtotal Forecast (B)	\$	\$	\$
Total Year (A) + (B)	\$	\$	\$

2. **Please enter all fixed costs for which you are seeking financial support. Please refer to the program guidelines for information on eligible costs.**

Note that the total amount requested must be no higher than \$40,000.

Note that costs such as rent, salaries and benefits will only be considered if the applicant is ineligible, rejected and/or not already receiving assistance for those costs from other federal relief measures.

Fixed Costs (excluding HST)	June, 2020	July, 2020	August, 2020	Total Fixed Costs Forecasted
Commercial rent / mortgage	\$	\$	\$	\$
Electricity	\$	\$	\$	\$
Heating	\$	\$	\$	\$
Water / Sewer	\$	\$	\$	\$
Phone and Internet	\$	\$	\$	\$
Property Taxes	\$	\$	\$	\$
Insurance	\$	\$	\$	\$
Subscriptions (e.g. for booking or financial system)	\$	\$	\$	\$
Loan or lease payments for equipment or other assets	\$	\$	\$	\$
Inventory	\$	\$	\$	\$
Other (please specify):	\$	\$	\$	\$
Other (please specify):	\$	\$	\$	\$
Total Fixed Costs Forecasted (excluding HST)	\$	\$	\$	\$

Total Loan Amount Requested: \$

Notes/Comments on how loan will be spent:

F. SELF IDENTIFICATION

The Government of Canada 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 we make a determination on funding decisions. If the business does not meet the definitions provided or you do not wish to declare your status, leave the fields blank.

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 (29 and under)	Yes	No
5. Persons with Disabilities	Yes	No
6. Newcomers to Canada	Yes	No
7. Visible Minorities	Yes	No
8. LGBTQ2+	Yes	No
9. Other Yes No	Please specify	

G. DECLARATIONS AND OBLIGATIONS

1. Are you personally liable for debt incurred by the business?	Yes	No
2. Are you an endorser, guarantor or co-signer for any other obligations? If yes, provide details:	Yes	No
3. Do you own shares in any private company other than the entity on this application? If yes, provide details:	Yes	No
4. Do you owe any tax arrears (ie: HST, Income Tax, Realty or Business taxes)? If yes, provide details:	Yes	No
5. Do you have any of the following?		
a. Pending and/or Actual Legal Action (civil and/or criminal)	Yes	No
b. Suits and Claims	Yes	No
c. Unexecuted Judgements	Yes	No
d. Bankruptcy Proceedings (past and/or current)	Yes	No
If yes to any in #5, provide details:		

H. REFERRAL

How did you hear about Community Futures Middlesex?

I. DISCLOSURE & RELEASE STATEMENT

THE APPLICANT UNDERSTANDS AND AGREES THAT:

1. The applicant is responsible for payment of all charges relative to the preparation, execution and registration of documents that may be required by Community Futures Middlesex (CFM) or its solicitors;
2. The terms and conditions of any financing which may be authorized will be set forth in an Offer to Finance, for agreement and acceptance by the Applicant;
3. The statements made herein are for the express purpose of obtaining financing from CFM and are, to the best of the Applicant's knowledge and belief, true and correct. The Applicant understands that additional information in support of this application must be supplied to CFM, 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 CFM may become due and payable if any information provided by the Applicant to the CFM proves to be inaccurate or incomplete;
4. In applying for this financing and, in the event that CFM approves such application, the Applicant's personal and confidential business information will be requested from the Applicant and/or collected from third parties that have information about the Applicant's business and personal financial status for the purposes of determining the Applicant's eligibility for financing and reporting to the Federal Economic Development Agency for Southern Ontario (FedDev Ontario).
5. I authorize CFM to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, CFM's intent to obtain this information and I authorize each source to provide this information to CFM.
6. If a loan is received from CFM, I further authorize CFM to obtain personal credit information about me or my business from any source for the duration of my indebtedness to CFM. By executing this statement, I acknowledge as notice in writing, CFM's intent to obtain this information and I authorize each source to provide this information to CFM.
7. 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 CFM using this information for the limited purpose of performing a credit investigation.
8. I authorize the CFM to retain this application and any financial records, credit and reference reports for CFM's records and reporting to Federal Economic Development Agency for Southern Ontario (FedDev Ontario) who oversees the Community Futures Program.

DISCLOSURE, RELEASE, AND WAIVER OF LIABILITY:

9. The Applicant acknowledges that he or she approached CFM to obtain information about business and has, or is preparing a business plan.
10. The Applicant acknowledges that he or she is solely responsible for the success or failure of his/her business, and that any information which is provided to the Applicant by representatives of CFM is for the Applicant's understanding only. It is the Applicant's responsibility to verify the accuracy of such information or to seek additional information concerning any aspects of the Applicant's proposed business.
11. The Applicant further agrees to hold CFM, its employees, volunteers, representatives, and agents harmless and hereby releases and discharges the CFM from any actions, damages, claims or demands which may arise, directly or indirectly, as a result of any act or omission by the CFM in providing information to the Applicant, and to indemnify CFM 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, the Applicant's participation in any and all of CFM's services, or non-compliance with Federal and Provincial laws and regulations.
12. The Applicant acknowledges that he or she is solely responsible for the hiring, employment, dismissal and all related matters with respect to persons employed as well as contractual arrangements with individuals or firms.
13. The Applicant acknowledges that he or she is responsible for payment of all legal fees, property appraisals, and other costs or expenses incurred in connection with this application and, in the event that CFM approves funding, the completion of the transaction.

J. ENVIRONMENTAL DECLARATION

The Applicant and, if applicable, the Guarantor(s):

1. Are operating their business in conformity with all environmental legislation;

2. Confirm that their assets, including real estate, comply with all environmental legislation;
3. Have not used their assets in violation of environmental laws and no proceedings are underway, nor have any notice(s) been received concerning any alleged violation(s) of environmental laws;
4. Have not given a waiver concerning any compliance and/or violation of environmental laws to the prior owners of their assets;
5. Warrants that any environmental issues or concerns as known to the Applicant and/or the Guarantor(s) have been disclosed to CFM, and that activities, as required, are in compliance with all applicable legislation, including the Canadian Environmental Assessment Act and the Canadian Environmental Protection Act.

K. COLLECTION, USE, AND DISCLOSURE OF PERSONAL AND BUSINESS INFORMATION

1. The Applicant acknowledges that, as the operation of CFM is financially supported by the Government of Canada, representatives of the Federal Economic Development Agency for Southern Ontario (FedDev Ontario) are permitted access to the files of CFM for monitoring and evaluation purposes and that the Applicant may be contacted by representatives of FedDev Ontario, such information as is acquired by the Ministry will be treated as confidential.
2. The Applicant acknowledges that, any recipient of CFM's services shall assist in completing any evaluation of the outcomes and impacts (current or in the future) that result from obtaining services from CFM. A representative of FedDev Ontario, or a consultant obtained on their behalf, may contact you or your business to gather pertinent information to provide an evaluation of the impact of CFM's services and to request your cooperation to ensure a successful outcome. The Applicant is assured that all information will remain confidential.
3. The Applicant acknowledges that this application and other personal information may be retained by CFM whether or not any transaction is ultimately completed.
4. The Applicant acknowledges receipt of CFM's Privacy Policy and hereby consents to his or her personal and business information being collected, used, retained and disclosed by CFM for the limited purposes as set out in CFM's Privacy Policy and above. The Applicant further understands that under Federal privacy law, he or she has access to the information held by CFM and knows to refer to CFM's Privacy Policy or contact the Chief Privacy Officer if a question or concern arises about the handling of the Applicant's personal information.
5. The Applicant acknowledges and agrees that information provided by or pertaining to them may be stored by CFM electronically in an internet based environment and that such storage shall be in accordance with the terms of CFM's Management Information Systems Policies and Procedures in effect from time to time.
6. The Applicant further understands and consents to CFM publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from CFM, which may or may not include personal information such as the name of the Applicant and name of the business.

L. CLIENT ATTESTATION FOR LABOUR COSTS AND COVID- 19 WAGE SUBSIDIES

As designated financial authority, I attest that the organization named in Item A.1. of this application has not received support through the following federal support measures in the last year:

- Business Credit Availability Program (BCAP);
- Canadian Emergency Business Account (CEBA);
- Canadian Emergency Commercial Rent Assistance (CECRA), or other rent relief provided through our organization's landlord;
- Canada Emergency Wage Subsidy (CEWS);
- Canada Revenue Agency (CRA) Temporary 10% Wage Subsidy;
- Service Canada Work-sharing program;
- National Research Council of Canada Industrial Research Assistance Program (NRC IRAP) Wage Subsidy;
- Indigenous Business Support Loans;
- Business Development Bank of Canada (BDC) Co-Lending Program for SMEs; or
- Other federal or provincial programs,

for labour, wage costs, or any other expenses included in our Application for Funding to Community Futures Middlesex. Further, I attest that I have not made an application to, or have received support from, the Regional Relief and Recovery Funds (RRRF) as administered by the Federal Economic Development Agency for Southern Ontario (FedDev Ontario), or any other Regional Development Agency (RDA) in Canada. In the event the organization receives assistance in the future under CEBA (or any other program), upon immediate disclosure to the CFDC, the RRRF loan administered through the CFDC would become unconditionally repayable with no forgivable portion.

I/we have read and understand:

• The Disclosure and Release Statement	Yes
• The Collection, Use, and Disclosure of Personal and Business Information	Yes
• The Environmental Declaration	Yes
• The Client Attestation for Labour Costs and COVID-19 Wage Subsidies.	Yes

DATED IN _____ THIS _____ DAY OF _____, 2020

 WITNESS

 SIGNATURE OF APPLICANT, GUARANTOR OR SHAREHOLDER

 WITNESS

 SIGNATURE OF APPLICANT, GUARANTOR OR SHAREHOLDER

M. SUPPORTING DOCUMENTATION REQUIRED – CHECK LIST

The following documentation must accompany the completed and signed Application-Agreement:

General Information

Completed Application Form Completed Personal Financial Statement

Financial Information

12 Month Cash Flow Projection (January to December 2020)

Last Two Years Fiscal Year End Financial Statements (personal tax returns for Sole Proprietor)

Interim Financial Statements for Current Year (January to March 2020)

CRA Information

Statement of Account of Latest Source Deductions (RP) (if applicable)

Statement of Account of latest HST Form (RT)

Notice of Assessment (T2) for Corporations (if applicable)

Business and Personal Identity

Master Business Licence/Incorporation Documents Including Shareholder Certificate,
Directors/Officer's Certificate/Register, Bylaws, Partnership Agreement (if applicable)

Two Pieces of Photo ID (Driver's Licence, Passport)

Additional Forms (if applicable)

Duty to Consult (DTC)

Impact Assessment Act (IAA)

Please note: Community Futures Middlesex reserves the right to request further information from an applicant in order to confirm that they meet all eligibility requirements. Applicants that are unable to clearly demonstrate that they meet all eligibility requirements will be rejected, with no right to appeal the decision.