

Personal Information

Name: _____ Phone Number: _____

Home Physical Address: _____

Home Mailing Address: _____

Email: _____ County of your Residence: _____

Social Security #: _____ Marital Status: Married Divorced Single

Birth Date: _____ Gender: Female Male Other Total Household Size: _____

Total Household Income: _____ Highest Education Level: _____

Veteran Status: Non Veteran Vietnam Veteran Other Veteran

Are you a US Citizen? No Yes Are you a permanent resident alien? No Yes

Were you ever employed by **CCFC/CCI**: No Yes (if yes, please contact our office prior to moving forward)

Have you had a **CCFC** business loan or coaching services in the past 24 months: No Yes

Personal & Legal History:

Have you ever had an asset repossessed? Yes No

Have you ever declared bankruptcy? Yes No

Have you, or are you currently, party to any claim or lawsuit? Yes No

Do you owe any municipal taxes prior to the current year? Yes No

Have you ever been convicted of a felony? Yes No

Do you have any collection items? Yes No

Do you owe any back child support? Yes No

Do you have unpaid State, Sales or Federal Taxes (Personal or Business)? Yes No

Do you have deferred or unpaid student loans? Yes No

Are you a partner, officer or owner in any other business? Yes No

*If **YES** to any of the above, please provide details to each **YES**, without details, your application will be delayed:*

Authorization & Certification: I authorize Community Concepts Finance Corporation (CCFC) and/or its agents to make any investigations of credit either directly or through any agency which has credit information. I/We agree that this application and any attachments shall remain CCFC's property, whether or not the loan is granted. I/We hereby certify that all information contained in this document and any attachments is true and correct to the best of my/our knowledge. In addition, it is understood that neither CCFC nor its agents will directly benefit from this relationship. CCFC does not warrant or guarantee, in any manner, that its assistance will result in business success. I/We specifically waive and release any claims now, or in the future, regarding the assistance provided by CCFC and/or its agents.

Applicant Signature

Date

Personal Financials (Household)

Assets (Own)

Checking \$ _____
 Savings \$ _____
 Cash \$ _____
 Mutual Funds/Stocks \$ _____
 Vehicle(s) \$ _____
 Real Estate_(Market Value) \$ _____
 Annuities/Retirement \$ _____
 Cash Value Life Ins. \$ _____
 Other: \$ _____
 Other: \$ _____

Total Assets: \$ _____

Liabilities (Total Owed)

Mortgage(s) \$ _____
 Property Taxes Owed IRS/ \$ _____
 Maine Taxes Owed \$ _____
 Personal Loans \$ _____
 Credit Cards \$ _____
 Vehicle Loans \$ _____
 Balance Vehicle Lease \$ _____
 Back Child/Alimony \$ _____
 Other: _____ \$ _____
 Other: _____ \$ _____
 Other: _____ \$ _____

Total Liabilities: \$ _____

NET WORTH (Total Assets minus Total Liabilities): \$ _____

Personal Household Budget, Income & Expenses

Include all monthly income with detail on the provided line as to the source. An example of sources includes: Wages (Self and Spouse), Child Support, Owners Salary from Business, Hobby Income etc.

Monthly Income

Source of Income	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

TOTAL INCOME: \$ _____

Monthly Expenses

Mortgages(s)/Rent	\$ _____
Utilities (Electric/Water etc.)	\$ _____
Phone(s)	\$ _____
Cable/Streaming	\$ _____
Groceries	\$ _____
Loans (Total)	\$ _____
Credit Cards (Total)	\$ _____
Insurances	\$ _____
Childcare	\$ _____
Alimony/Child Support (Outgoing)	\$ _____
Student Loans	\$ _____
Other Payments: _____	\$ _____

TOTAL EXPENSES: \$ _____

Include a list of name(s) and percentage of ownership of all principal owner(s) of the business. Please note, any individual with a 20% or greater ownership in the borrowing entity will be required to be a Personal Guarantor. Each owner of 20% or more is required to fill out the Personal Information and Personal Financials page of this application which includes a signed authorization for a credit inquiry. Submit these additional pages with your emailed application:

Persons, including yourself, with a 20% or greater ownership:

First Name	Last Name	Percentage of ownership/no. of shares
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

The business currently has _____ full-time employees (Working an average over 32 hours per week).

The business currently has _____ part-time employees (Working under an average of 32 hours per week).

Will requested funding create any new positions? If so, how many? ____ full-time ____ part time

What year did the business last file tax returns?

Do you have business Insurance?

Are there any account receivables currently over 90 days past due? Yes No \$

Are there any past due amounts to Vendors, Utilities, Insurances? Yes No \$

Did your business receive PPP (Paycheck Protection Program) Funding? Yes No \$

Did your business receive EIDL (Economic Injury Disaster Loan) Funding? Yes No \$

If Yes, What is the amount of your monthly EIDL Payment?

CCFC acknowledges the COVID-19 Pandemic, beginning in early 2020, may impact 2020-2023 Business Financials. Please utilize the below space (or supply supplemental supporting documents) outlining the impact COVID-19 had on your businesses financial history. This information will be helpful to our underwriting team to determine if your revenues or expenses were higher or lower as an isolated occurrence only (due to the pandemic), or if otherwise your financials trend from year to year for other reasons.

Financing Elsewhere:

Have you been denied after applying for Business Loan Financing in the last 6 months? Yes No
If yes, Who did you apply with and what was reason for denial:

Business Loan Funds Requested:

Please enter the amount you are requesting for financing. The minimum requested amount is \$1,000. Please factor in costs associated with your potential loan approval which, at minimum, 3% of your loan request will be applied for an origination fee (deducted from your loan proceeds) and loan closing fees will also apply.

Amount Requested: \$

Breakdown of the total use of funds is (specify all that apply):

Equipment	\$ _____	Working Capital	\$ _____
Inventory	\$ _____	Other (Detail below)	\$ _____

Please provide a detailed description of the plans you have for the use of funds:

Please email your application and supporting documentation to:

CCFCinfo@community-concepts.org

If you have several large documents to send your email server may tell you your file is too large. Please note, you may need to send more than one email attaching separate documents.

Email the following documentation:

Application & Application Fee

Cash Flow Projections: (Including copies of any quotes supporting use of funds ex: Equipment)

Existing Business: Year to Date Financials (Profit and Loss/Balance Sheet)

Personal Information (Page 1 & 2) for each additional owner owning over 20% in the business

Tax History (Business and Personal):

- Two years of Business Tax Returns and Personal Tax Returns for each Owner over 20%
- CCFC Staff will note the business start date on the application and understand startups may not have two years filed. In this case, send all filed taxes

Bank Statements

- The last six months of consecutive bank statements for the business bank account
- Loan requests over \$50,000: please also provide 6 months of personal bank account statements

Copies of all legally required Licenses/Permits to conduct business and any lease contracts

Copies of all articles of incorporation/LLC/Ownership/Formation Documents

Business Advisors are available to assist you with your application process and discuss your loan request.

Contact us at 207-333-6419 with questions: Please ask for a business advisor!