



Affiliated Tribes of Northwest Indians Financial Services  
PO Box 66592 Portland, OR 97290-6592 Phone: (503) 477-8568

## **Business Loan Application**

Dear Applicant,

Thank you for applying for a Business Loan, offered through Affiliated Tribes of Northwest Indians Financial Services. A complete loan package is required to process your loan; incomplete packets will not be accepted. Please submit the following documents:

- Business Loan Application (attached)
- Business Plan
- Copy of valid state issued ID (Driver's License or ID)
- Proof of Tribal affiliation
- 3 most recent paystubs (or other documentation to support income)
- Last 2 years' tax returns (individual and business, if applicable)
- Authorization of Release of Information (co-applicant must sign a separate form)
- Collateral

**Existing Businesses must also provide the following additional documents:**

- Year End financials (Balance sheet and Profit & Loss, existing businesses only)
- Accounts Receivable and Accounts Payable Aging (existing businesses, only)
- Profit & Loss Projections (2 years)
- Evidence of business insurance
- Lease agreement (if applicable)

***\*Please note: There may be additional forms requested after the above documents are processed, depending on individual circumstances. Once your completed loan packet has been accepted, you will receive a written response within two weeks.***



## Business Loan Application

If your loan is approved, there will be follow up phone surveys, the first one occurring six months after the loan closing date. Your input will let us know what works and what needs improvement within our organization. Participation in the follow up surveys are a requirement of our loan programs. By initialing below, you are agreeing to follow up surveys through the duration of the loan with ATNI-FS staff and/or technical assistance partners to determine progress and identify issues that may arise.

Initial here: \_\_\_\_\_

### APPLICANT INFORMATION

Full Name:	
Tribal Affiliation:	
Physical Address:	# of years at this address:
City/State/Zip:	County:
Mailing Address (if different):	
Telephone:	Email:
Date of Birth:	
Are you a veteran? <input type="checkbox"/> YES <input type="checkbox"/> NO	If yes, what branch?
Highest level of education completed:	
Are you Head of Household? <input type="checkbox"/> YES <input type="checkbox"/> NO	

### EMPLOYMENT AND INCOME

Present employer:	Position:	# of years there:
Employer Address:	City/State/Zip:	Phone:
Present Salary: (gross) \$ _____ /month	(net) \$ _____ /month	
Other income:	Source:	
Do you receive public assistance? <input type="checkbox"/> YES <input type="checkbox"/> NO	Other:	

### CO-APPLICANT EMPLOYMENT AND INCOME

Present employer:	Position:	# of years there:
Employer Address:	City/State/Zip:	Phone:
Present Salary: (gross) \$ _____ /month	(net) \$ _____ /month	
Other income:	Source:	
Do you receive public assistance? <input type="checkbox"/> YES <input type="checkbox"/> NO	Other:	

## BUSINESS INFORMATION

<b>Business Name</b>		<b>Employer Identification Number</b>	
<b>Legal Structure</b>			
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Company			
<b>Stage of Development</b>			
<input type="checkbox"/> Start-up <input type="checkbox"/> Existing Business			
<b>Current Number of Employees</b>			
Full Time:		Part Time:	
<b>Projected Number of Employees</b>			
Full Time		Part Time:	

## Funding Request

**Use of Funds:** Complete the following table to determine the amount of loan you need, what you will use the funds for, and what resources you have available to secure your loan.

Amount Needed:		Use of Funds (use "new purchases" section below to itemize equipment)	
Amount requested from ATNI-FS	\$	Working Capital	\$
Owner's equity:	\$	Equipment, machinery, computers	\$
Other investors:	\$	Furniture & Fixtures	\$
Total Sources:	\$	Inventory	\$
		Other	\$
		Total project cost:	\$
<b>Repayment Period Requested</b>		<b>Source of Repayment</b>	
(Months)			

## New Purchases

By valuing new purchases, you are able to determine the amount of loan funds you are requesting. Knowing the actual prices of items to be purchased helps you calculate an accurate amount of funds needed. Please attach documentation of new purchases.

Description	Quantity	Retail Value
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>Total Value</b>		\$

Equipment and Inventory Lists: Use this section to determine the value of your current assets in terms of equipment and inventory. This can be used to determine what can be used as collateral to secure your loan.

### Existing Equipment

Description of Equipment	Quantity	Resale Value
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>Total Value</b>		\$

### Collateral: List your collateral (include year, make and model)

Item	Value	Appraisal Date	Appraisal attached?
	\$		
	\$		
	\$		
	\$		
<b>Total Value</b>	\$		

## Personal Financial Statement

Assets		Liabilities	
<i>Liquid Assets</i>		<i>Short Term</i>	
Cash (checking + savings accounts)	\$	Credit Cards	\$
Short term investments	\$	Car loan	\$
Treasury Bills	\$	Construction Liens/Notes/Due	\$
Savings Certificates	\$	Loan on Life Insurance	\$
Money Market Funds	\$	Installment Loans	\$
Cash Value of Life Insurance	\$	Accrued Debt	
<b>Total Liquid Assets</b>	<b>\$</b>	Other Debt	\$
<i>Investment Assets</i>		<b>Total Short Term Liabilities</b>	<b>\$</b>
Notes Receivable	\$	<i>Long Term Liabilities</i>	
Marketable Securities	\$	Loans to purchase personal assets	\$
Bonds	\$	Loans to acquire business	\$
Real Estate (investment)	\$	Mortgage on personal residence	\$
Tax Incentive Investments	\$	Note to business	\$
Retirement Funds	\$	<b>Total Long Term Liabilities</b>	<b>\$</b>
<b>Total Investment Assets</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	
			<b>\$</b>
<i>Personal Assets</i>			
Residence	\$		
Vacation Property	\$		
Art, Antiques	\$		
Furnishings	\$		
Vehicles	\$		
Other	\$		
<b>Total Personal Assets</b>	<b>\$</b>		
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>Debt/Worth</b>	<b>%</b>

Income	Amount	Monthly Expenses	Amount
Borrower's Salary	\$	Rent/Mortgage	\$
Spouse's Salary	\$	Utilities	\$
Bonus/Commissions	\$	Sewer/Water	\$
Alimony/Child Support	\$	Food/Groceries/Take Out	\$
Investment Income	\$	Child Care	\$
Real Estate	\$	Insurance	\$
TANF/Cash Aid	\$	Internet/phone/cell phone	\$
Per Cap	\$	Cable/satellite	\$
Social Security	\$	Subscriptions (Netflix, Hulu)	\$
Other	\$	Alimony/Child Support	\$
		Gas	\$
		Grooming	\$
		Miscellaneous	\$
<b>Total Income</b>	<b>\$</b>	<b>Total Expenses</b>	<b>\$</b>

## Personal Finance Statement Continued

- Have you ever filed for bankruptcy?     Yes             No  
Are there any outstanding judgments against you?     Yes             No  
Are you currently a party to a lawsuit?     Yes             No

### BORROWER'S ACKNOWLEDGEMENT

I certify that all responses provided on this application and attachments are true and correct. By signing below, I am giving authorization for ATNI-FS staff to check my credit and employment history. I understand that ATNI-FS is relying on the information I have provided to make a decision regarding the extension of credit.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

### Federal Reporting

#### DATA INFORMATION:

The following information is requested by the Federal Government in order to maintain compliance with Federal laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but we encourage you 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 information below, please check the appropriate box:

- I do NOT wish to furnish gender, ethnicity, or race information. Initial: \_\_\_\_\_  
 I will furnish the information. (Please complete section below)

<b>Gender:</b>	<input type="checkbox"/> Female	<input type="checkbox"/> Male	
<b>Ethnicity:</b>	<input type="checkbox"/> Hispanic	<input type="checkbox"/> Non-Hispanic	
<b>Race: (Mark all that apply):</b>	<input type="checkbox"/> Native American	<input type="checkbox"/> Caucasian	<input type="checkbox"/> Pacific Island
	<input type="checkbox"/> Asian	<input type="checkbox"/> African American	<input type="checkbox"/> Other

Data information was provided by:     Applicant             ATNI-FS Staff



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## Authorization to Release Information

I, \_\_\_\_\_, have applied for or obtained a loan from Affiliated Tribes of Northwest Indians Financial Services (ATNI-FS). As part of the process, ATNI-FS may verify or seek information necessary to processing my application, and other documents required in connection with my request.

I authorize you to provide to ATNI-FS, for verification purposes, the following applicable information:

- Past and present employment or income records
- Bank accounts, stock holdings, and other asset balances
- Past and present landlord references
- Other consumer credit references

If the request is for a new loan, I further authorize ATNI-FS to order a consumer credit report and verify other credit information.

The information ATNI-FS obtains is only to be used in the process of my request for assistance.

A copy of this authorization may be accepted as an original.

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Full Legal Name

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Date of Birth

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Signature

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Date

## Business Plan Outline

A business plan should include, at a minimum, information related to the areas listed below:

- a. **Company Overview:** Describe the nature of your business
  - What is the purpose of the business? What product or service are you selling?
  - What is unique about your business? What are your company's strengths and weaknesses?
  - Who are the key managers? Describe their experience and qualifications.
  - What is the legal structure of the business? Please include a copy of the business license.
- b. **Business Operations:** Describe how your business works
  - How is the business organized operationally? How many employees are there? What are their specific jobs? How much do you pay your employees? Do you offer other benefits?
  - Who are your attorneys, accountants, or consultants that assist in management?
  - How do you manage your company financially? Do you use a manual or computerized accounting system? Who is in charge of this? What areas need improvement?
  - How do you price your product or service? How much price flexibility do you have?
  - Do you extend payment terms to your customers?
  - Who are your suppliers? Do they extend terms to you? Do you have alternative suppliers?
  - Where is your business located? How does this help or hurt your business? Do you rent, lease, or own your business location? Are the facilities adequate for your business needs?
  - What specialized needs does your business have (that is, special licenses, equipment, permits)?
- c. **Business Environment:** Describe your customers and competitors
  - Who are your target customers? Where are they located?
  - How large is the target market for your product or service? Is the market growing, stable or shrinking?
  - What are your marketing and advertising strategies?
  - What contracts or purchase orders do you currently have?
  - Who are your competitors? What are your competitor's strengths and weaknesses?
  - Have any competitors failed recently? Why? What are your competitive advantages?

Please note that these questions are only a guide to some of the topics you may need to address. Not all of them will apply to all businesses, and just answering this list of questions will not adequately describe every business. For assistance in developing a business plan, you can contact Casey Pearlman, Business Development Specialist at ATNI-EDC at [casey@atniedc.com](mailto:casey@atniedc.com) or (971) 284-3165.