

**PLANNING & DEVELOPMENT DISTRICT III
AREAWIDE BUSINESS COUNCIL, INC.**

Yankton Sioux Tribe Loan Application

Support for this program provided by USDA-Rural Development

GENERAL INFORMATION

Name:

Social Security Number:

Name of Business:

Business Federal Tax ID Number (if available):

Address:

City:

State:

Zip Code:

Phone:

E-Mail:

Amount Applying For:

DESCRIBE YOUR BUSINESS:

(Legal structure, ownership, primary business activity, management and subsidiaries, divisions or major outside investments by company or owners) Please attach additional pages as necessary.

DESCRIBE THE PROPOSED PROJECT:

An ABC or SBDC Representative will help complete the following “Sources & Uses of Funds” portion of the application.

SOURCE OF FUNDS:

ABC _____
Owner Equity _____
Lender _____
Other _____
Other _____

Total _____

USE OF FUNDS:

Land _____
Land Improvements _____
Purchase or Remodeling Building _____
New Construction _____
Machinery & Equipment _____
Furniture & Fixtures _____
Inventory _____
Working Capital _____
Other _____

Total _____

BANK REFERENCE (Do you have an established bank relationship?):

Bank Name _____
Contact Person _____
Address _____
Phone _____

APPLICANT CASH (Do you have any cash to put toward this project?):

Amount _____
Source _____

JOB CREATION (How many jobs will your business create?):

	Full-time	Part-time
Total Number of Jobs to be Created	_____	_____
Anticipated Wage Range	_____	_____

CREDIT REFERENCES:

Name _____
Address, City, State, Zip _____
Contact Person (if any) _____
Phone Number _____
Type of Account _____
Account Number _____
Balance _____

Name _____
Address, City, State, Zip _____
Contact Person (if any) _____
Phone Number _____
Type of Account _____
Account Number _____
Balance _____

MARKET FEASIBILITY:

Describe the market that exists for your product or service and your ability to compete. Who will buy your product/service?

Describe your method of selling and distribution.

How do you price your product or service?

ADDITIONAL REQUIRED INFORMATION & DOCUMENTATION

- _____ Authorization for Release of Information (attached)
- _____ SBA Form 641 “Request for Counseling” (attached)
- _____ Counseling session with the Small Business Development Center (date _____)
- _____ Proof of Tribal Membership
- _____ Personal Financial Statement (attached)
- _____ Invoices for verification of payment

ENVIRONMENTAL INFORMATION

Environmental Checklist: Will the project have an impact on the following factors?

	Yes	No
Agricultural Lands	_____	_____
Wetlands	_____	_____
Surface or Ground Water Quality	_____	_____
Drinking Water Supply	_____	_____
Air Quality	_____	_____
Sewage Treatment Facilities	_____	_____
Solid Waste Disposal	_____	_____
Transportation Access or Facilities	_____	_____
Wildlife	_____	_____

If the answer is “Yes” to any of the categories, attach an explanation.

Zoning: Is the project location zoned for the intended purpose?

_____ Yes _____ No Explain:

Special Hazards:

Will the business produce, use, or store any toxic or hazardous materials or chemicals?

_____ Yes _____ No If yes, explain:

Will the project be located in a flood hazard zone?

_____ Yes _____ No If yes, explain:

Historical Properties: Will the project have any effect on a historical district, historic property, or archaeological site?

_____ Yes _____ No If yes, explain:

BORROWER RECORDKEEPING AND REPORTS

ABC borrowers will be required to provide and maintain various administrative documents. The following examples represent the types of information that may be required.

- Periodic Reports, including, but not limited to:
 - Financial Statements
 - Job Creation Documentation
- Proof of Insurance

CERTIFICATION AND NONDISCRIMINATION STATEMENT, DISCLOSURE NOTICE AND SIGNATURE

All of the information contained in the application is true and complete to the best belief and knowledge of the applicant and there is no intent to deceive or defraud the Areawide Business Council, Inc.

The applicant further authorizes ABC to conduct any background and credit checks it deems necessary to determine the credit worthiness of the applicant.

The applicant understands and agrees to accept any and all record keeping and reporting that may be associated with an ABC loan.

The applicant acknowledges that the purpose of the RLF is to support business activities in the target area of the following counties: Charles Mix, Gregory, Douglas, Bon Homme, and Yankton. The applicant further acknowledges that ABC reserves the right to call the loan if this requirement is not met.

The applicant recognizes that ABC may not process an incomplete application and that future evidence of application fraud or other misrepresentation may result in the calling of the loan.

“USDA is an equal opportunity provider, employer and lender.” To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).

The following information is requested by the federal government in order to monitor compliance with federal laws prohibiting discrimination against loan applicants on the basis of race, national origin, and sex. 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, Rural Development is required to note the race/national origin and sex of individual applicants on the basis of visual observation or surname.

BORROWER

___ I do not wish to furnish this information

Race:

- ___ American Indian or Alaska Native
- ___ Asian
- ___ Black or African American
- ___ Native Hawaiian or Pacific Islander
- ___ White
- ___ Other (specify) _____

Ethnicity:

- ___ Hispanic or Latino
- ___ Not Hispanic or Latino

Sex:

___ Female ___ Male

Signature

Date

CO-BORROWER

___ I do not wish to furnish this information

___ American Indian or Alaska Native

___ Asian

___ Black or African American

___ Native Hawaiian or Pacific Islander

___ White

___ Other (specify) _____

___ Hispanic or Latino

___ Not Hispanic or Latino

___ Female ___ Male

Signature

Date

AUTHORIZATION FOR RELEASE OF INFORMATION

I (We) hereby supplement the Loan Application of _____, 20 __, and agree as follows:

1. Said application, this application, and all support information is the property of:

AREAWIDE BUSINESS COUNCIL, INC.

Hereafter referred to as Lender, at its office at:

**PO BOX 687
YANKTON, SD 57078**

2. Lender is authorized to make credit checks or inquiries concerning my (our) creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, and matters relating to assets, liabilities, and reference on said application and support information, any subsequent application and support information; or any loan servicing request or action on any loan resulting from said applications.
3. Creditors, including but not limited to credit reporting agencies, state and national banks, Federal Land Banks, Production Credit Associations, and the Farmers Home Administration and others, are hereby authorized to disclose to Lender any information relative to any of my (our) loans, accounts, purchases, other financial transactions, production or marketing information or other pertinent information, whether past, present, or future, with said creditors;
4. Lender is authorized to share with credit reporting agencies and creditors doing business, or who may do business with me (us), information regarding this extension of credit, and subsequent transactions or loan servicing actions resulting from any extension of credit, and my (our) general credit history;
5. ASCS, SCS, and other county, state, and federal agencies are authorized to make available all aerial maps, land descriptions, water and soil data, commensurate or base property qualifications, grazing survey data, crop yield or production data, and other pertinent data covering any real estate owned, rented, and /or optioned by me (us).
6. Photocopies of this authorization may be presented to and relied upon by my (our) creditors and others as evidence of my (our) authorization to release information to the Lender.

Applicant

Applicant

Date

Date