JUSTICE FORWARD FUND LOAN APPLICATION

We encourage you to talk with us before applying and anytime during the process!
Contact us by emailing admin@vclf.org or calling 802-223-1448.
Free business advisory services are available, contact brc@vclf.org.
Submit your application online, by mail, or we can provide a secure link to submit by email.

Business Name: **Loan Amount Requested:**

Application Materials Required:

- ☐ Signed & Complete Cover Page (This Page!)
- ☐ Justice Forward Fund Loan Application Form (see attached)
- ☐ Twelve-month projected income and cash flow statements, including assumptions

Existing Businesses only:

- ☐ Last year's business tax return
- ☐ Last year's historical financial statements (Income Statements and Balance Sheets)
- ☐ Current Balance Sheet and Profit & Loss Statements

For You and Anyone Owning 20% or More of the Business:

- ☐ Personal Financial Statement (with signatures)
- ☐ Last year's personal tax return

- ☐ Impact Survey (see attached)

Additional documents are required before closing, such as business property and liability insurance, and as applicable, flood insurance, zoning permits, licenses, copy of the lease, etc.

By signing below, you agree to the following:

1. All information provided is true and complete; there are no undisclosed financial or legal liabilities (either personal or business); there is no undisclosed litigation, either personal or business, current or pending, involving any of the parties to this transaction.
2. VCLF is authorized to verify all information presented in this application and relating to this loan request.
3. VCLF is authorized to collect information relating to the owner and/or guarantors from time to time, including but not limited to, credit reports.
4. You are authorized to apply for this loan on behalf of the business.
5. All supporting documentation relating to this application remains the property of VCLF and will not be returned to the applicant.
6. All information provided will be kept confidential by VCLF.
7. I give VCLF permission to share information about my application with business advisors, coaches, or counselors that I am working with on this project.

Name Signature
Title Date

JUSTICE FORWARD FUND LOAN APPLICATION FORM

Business Name: Doing Business As:

Business Address: City: State: Zip:

Mailing Address (if different): City: State: Zip:

Business Phone: Email: Website:

Business Legal Structure: ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ LLC

☐ Cooperative ☐ Non-Profit ☐ Other:

Date Established: Tax ID Number:

Type of Business: NAICS Code:

Number of Current Employees: Full Time Part Time

Estimated Number of New Employees as a Result of this Project:

How do/will you keep financial records (check all that apply? ☐ Accountant ☐ Bookkeeper

☐ Manual ☐ Computer Program: ☐ Self/Spouse

Do you have a Business Advisor? ☐ Yes: ☐ No

If no, let us know if you are interested in no-cost business advisory services: ☐ Yes, I am interested!

Has your business ever filed for bankruptcy prevention? ☐ No ☐ Yes:

Is your business involved in any lawsuits or legal actions? ☐ No ☐ Yes:

OWNER(S) INFORMATION

Name: Title: % Ownership:

Address: City: State: Zip:

Phone Number: Email:

Pronouns: Date of Birth: Social Security Number or TIN:

Name: Title: % Ownership:

Address: City: State: Zip:

Phone Number: Email:

Pronouns: Date of Birth: Social Security Number or TIN:

Please attach additional pages with information on any other owners or guarantors. A Personal Financial Statement is required for any owner, partner, officer or shareholder with more than 20% ownership in the business, and any person planning to provide a guarantee on this loan. The Personal Financial Statement can be found here: https://www.investinvermont.org/borrowers/business/

LOAN REQUEST (Maximum Amount for the Justice Forward Fund is $50,000)

Loan Amount:_ Term: Years ☐ Term Loan ☐ Line of Credit

How will you use the loan?

Have you asked a bank or other financial institution for funding for this project? If yes, what were the results?

PROPOSED USE OF FUNDS

Real Estate Acquisition	$	Inventory	$
Construction	$	Equipment	$
Improvements	$	Marketing	$
Business Purchase	$	Operating Expenses	$
Other:	$	Other:	$
		Total Requested	**$**

How much of your own funds have you or will you invest into this project?

BUSINESS DESCRIPTION

Please describe what you sell or what services you provide (or what you are planning to sell or provide). Who is your customer? How will this loan help your business to increase sales or reduce costs? You are welcome to attach additional information or a Business Plan.

REFERENCES

Please provide us with names and contact information for two or more references. Business, community and/or employment-related references are preferred.

Name Town

Phone or Email Relationship

Name Town

Phone or Email Relationship