



Mid-Missouri Regional Planning Commission
206 E. Broadway / P.O. Box 140
Ashland, MO 65010
Phone: 573-657-9779 Fax: 573-657-2829

This form is used to determine the likelihood of potential applicants qualifying for a Revolving Loan Fund (RLF), the estimated loan amount, and the potential interest rate. This form is for use by applicants, economic development practitioners, bankers and/or other persons making a referral to Mid-MO RPC for consideration for the Revolving Loan Fund. A more comprehensive application and additional supporting materials may be requested as needed by Mid-MO RPC for full assessment of the loan request.

Applicant Information

Legal Name of Business: _____ EIN: _____

Business Address: _____
Street Address/PO Box Number City State Zip Code

Business Phone Number: _____ Fax: _____

Business Email: _____

Business/Project Location: _____
Street Address/PO Box Number City State Zip Code

Name of Principal Applicant/Contact: _____ SSN: _____ Title: _____

Principal Applicant/Contact Address: _____
Street Address/PO Box Number City State Zip Code

Previous Address: _____
Street Address/PO Box Number City State Zip Code

Home Phone Number: _____ Cell Phone Number: _____

Joint Applicant Co-Signer Guarantor _____ SSN: _____
Name

Address: _____
Street Address/PO Box Number City State Zip Code

Relationship to Applicant/Contact or Business: _____

Joint Applicant Co-Signer Guarantor _____ SSN: _____
Name

Address: _____
Street Address/PO Box Number City State Zip Code

Relationship to Applicant/Contact or Business: _____

Business Information

Type of Business: Manufacturing Commercial Retail Service Other

If Other, please explain: _____

Location of Expansion (If different from present location): _____

Products/Services offered: _____

Activity: New Business/Start-up Expansion Relocation Buyout Other

If Other, please explain: _____

Project Timeline: Projected Start Date: _____ Projected Finish Date: _____

Current Jobs: Number of Current (existing) Full-Time Jobs to be retained (if applicable): _____

Projected Jobs: Number of Full-Time Equivalent Jobs to be created over twenty-four (24) months: _____

Project Scope (ex. land/building purchase, working capital, inventory, equipment etc.) Attach additional sheets, if necessary: _____

Years in Business: _____ Current Year Net Profit: \$ _____ Previous Year Net Profit: \$ _____

Future Estimated Net Profit: Year 1: \$ _____ Year 2: \$ _____ Year 3: \$ _____

Project Costs:

Equipment, Machinery, Supplies	\$ _____	Furniture, Fixtures, & Equipment	\$ _____
Leasehold Improvements	\$ _____	Land (Purchase, Development, etc.)	\$ _____
Working Capital	\$ _____	Cars/Trucks/Airplanes	\$ _____
Business/Industrial Acquisition	\$ _____	Fees/Expenses (Loan Related)	\$ _____
Building Costs (Construction, Repair, etc.)	\$ _____	Relocation Expenses	\$ _____

***TOTAL COST BREAKDOWN** \$ _____

Financing:

Applicant's Equity (CASH) Amount	\$ _____	Source: _____	_____ %
Bank Loan Amount	\$ _____		_____ %
Amount Requested from RLF	\$ _____		_____ %

***TOTAL FINANCING** \$ _____

*TOTAL COST BREAKDOWN = TOTAL FINANCING (ex., if Total Cost Breakdown is \$150,00, Total Financing is also \$150,000)

Name of Participating Bank/Lender: _____

Is a Business Plan Available? Yes No Are 3 Previous Years Tax Returns Available? Yes No

Asset and Debt Information

Income Sources other than the Business: _____	Amount: \$ _____
Income Sources other than the Business: _____	Amount: \$ _____
Income Sources other than the Business: _____	Amount: \$ _____
Bank Name / Account: _____	Value: \$ _____
Bank Name / Account: _____	Value: \$ _____
Bank Name / Account: _____	Value: \$ _____
Investment Account Name: _____	Value: \$ _____
Investment Account Name: _____	Value: \$ _____
Investment Account Name: _____	Value: \$ _____
Available Collateral Description: _____	Value: \$ _____
Available Collateral Description: _____	Value: \$ _____
Available Collateral Description: _____	Value: \$ _____
Creditor Name & Acct #: _____	Balance: \$ _____ Payment: \$ _____
Creditor Name & Acct #: _____	Balance: \$ _____ Payment: \$ _____
Creditor Name & Acct #: _____	Balance: \$ _____ Payment: \$ _____
Creditor Name & Acct #: _____	Balance: \$ _____ Payment: \$ _____

Consent

I hereby give the officers of Mid-Missouri Regional Planning commission permission to obtain a credit report for their use in processing this loan for which I am currently making application.

Signature of Applicant: _____ Date: _____

Signature of Co-Applicant: _____ Date: _____

All information obtained in the application process will be maintained in strict confidentiality and used only as required to ascertain the qualification criteria for a loan through the Revolving Loan Fund for the applicant and any additional applicants, co-signers, or guarantors.

Acceptance of this application by Mid-MO RPC does not imply nor obligate Mid-MO RPC to provide a loan to the applicant.

If you require assistance with preparing the business plan or financial statements, contact one of the following Small Business Administration (SBA) organizations:

- Small Business Development Center (SBDC) – (636) 357-5745
- Missouri Women’s Business Center – (573) 818-2980

Submit the completed application with all supporting documentation to:

Luke Dietterle
Regional Planner / Recovery Coordinator
Mid-Missouri Regional Planning Commission
PO Box 140
206 E Broadway
Ashland, MO 65010
lukedietterle@midmorpc.org

MID-MO RPC RLF LOAN APPLICATION CHECKLIST

If the Preliminary Application is approved, the borrower will be requested to submit a complete loan application. A complete application will include all the following information, as applicable, and be ready for presentation to the Mid-MO RPC RLF Administration Committee within 60 days of submission.

ADDITIONAL ATTACHMENTS REQUIRED TO COMPLETE APPLICATION

ALL APPLICANTS:

- **BUSINESS DESCRIPTION AND FINANCING PROPOSAL:** Brief history and description of the company including details of product mix, markets served, proposed new products and/or markets, etc.; a discussion of the impact of COVID-19 on your business and your response; a discussion of your industry, sales and markets; discussion of competition; description of key employees; a description of the financing proposal; and other matters relevant to your application.
- **ORGANIZATIONAL INFORMATION:**
 - Partnerships: ___PARTNERSHIP AGREEMENT
 - Corporations: ___BYLAWS ___ARTICLES OF INCORPORATION OR CERTIFICATE OF INCORPORATION
 - Limited Liability Corporations (LLC): ___OPERATING AGREEMENT ___ARTICLES OF ORGANIZATION
 - Limited Liability Partnerships (LLP): ___OPERATING AGREEMENT ___ARTICLES OF ORGANIZATION
- **BANK COMMITMENT LETTER and ANALYSIS** from participating bank stating terms and conditions of the bank's participation; must list borrower, term, interest rate, collateral, guarantors/co-makers, contingencies, etc., if applicable.
- **MANAGEMENT:** Attach resumes of all key management positions.
- **EQUITY STATEMENT:** State the source of the applicant's equity (savings, gift, cash) then sign and date, if applicable.
- **CURRENT PERSONAL FINANCIAL STATEMENT:** Required of all individuals with 20% or greater interest.
- **THREE YEARS PERSONAL FEDERAL TAX RETURNS:** Required of all individuals with 20% or greater interest.
- **COPY OF DRIVER'S LICENSE:** Required of all individuals with 20% or greater interest.
- **SOURCES AND USES OF FUNDS:** List of all sources and uses of financing, if applicable.
- **COLLATERAL:** List of collateral offered as security for the RLF loan as well as proposed lien/mortgage position and other financing, if applicable.
- **EQUIPMENT LIST:** List of all major equipment currently owned with make, model, serial numbers, etc. If purchasing equipment, list all items to be purchased, include current quotes, make, model, serial numbers, etc.
- **EQUIPMENT QUOTES:** If purchasing equipment, provide quotes with make, model, serial numbers, (if available), etc.
- **PURCHASE AGREEMENTS:** Attach copy of all purchase agreements, if applicable.
- **REAL ESTATE (purchase or lease):** If purchasing real estate, attach signed purchase agreement, appraisal, etc. Appraisal cannot be more than sixty (60) days old and be from a reputable company. If leasing real estate, attach signed lease agreement.
- **Pro-formas or projections** for at least two years with the first years' projections stated as a monthly cash flow projection.
- **Schedule of all debts** for each owner
- **Release of credit information form** for each owner
- **Environmental checklist**
- **\$500 or 1.5% of face value of RLF loan (whichever is higher) Non-Refundable Loan Application Fee** payable to Mid-MO RPC

EXISTING BUSINESS OR BUYOUTS:

- **AGING:** Accounts Receivable and Accounts Payable
- **BALANCE SHEETS, PROFIT AND LOSS STATEMENTS:** Historical: Past 3 fiscal years & Projections: 2 years
- **CURRENT BALANCE SHEET, PROFIT AND LOSS STATEMENT:** No older than 90 days
- **DEBT SCHEDULE:** List all current debts (lender name, address, origination date, loan amount, present balance, interest rate, monthly payment, collateral pledged, and maturity date of loan)
- **SUBSIDIARIES & AFFILIATES:** List affiliates or subsidiary firms, if applicable; provide last fiscal year-end financial statements
- **THREE YEARS BUSINESS FEDERAL TAX RETURNS:** Complete with schedules and attachments

NEW BUSINESSES:

- **BUSINESS PLAN with 3 YEARS CASH FLOW ANALYSIS:** Year 1 – Monthly cash flow analysis; Year 2 – Annual cash flow analysis. Required for start-ups only.