



**Southern Perry Incubation Center for Entrepreneurs (SPICE)**

**115 West Main Street, P.O. Box 268**

**New Straitsville, OH 43766**

**Phone: (740) 394-2200**

**Fax: (740) 394-2277**

**website: www.spiceohio.com**

## MICROENTERPRISE LOAN APPLICATION

### Part One: Intake Information

Date: \_\_\_\_\_

Name of applicant: \_\_\_\_\_ SS#: \_\_\_\_\_

Name of applicant: \_\_\_\_\_ SS#: \_\_\_\_\_

Address: \_\_\_\_\_

Street

City

State

Zip

Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Number in Family: \_\_\_\_\_ Monthly Household Income: \$ \_\_\_\_\_

Source of income: \_\_\_\_\_

Nearest Relative: \_\_\_\_\_ Phone: \_\_\_\_\_

Personal Reference with phone numbers. Please list three.

\_\_\_\_\_ Phone: \_\_\_\_\_

\_\_\_\_\_ Phone: \_\_\_\_\_

\_\_\_\_\_ Phone: \_\_\_\_\_

Veteran Status: \_\_\_\_\_ Non -veteran \_\_\_\_\_ Vietnam era veteran \_\_\_\_\_ Other Veteran

Are you over 60 days delinquent in child support? \_\_\_ Yes \_\_\_ No

Have you ever been convicted of a felony? \_\_\_ Yes \_\_\_ No

If Yes Explain. \_\_\_\_\_

### Part Two: Business Overview

Business name: \_\_\_\_\_ Phone: \_\_\_\_\_

Business address: \_\_\_\_\_ County: \_\_\_\_\_

Business phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Website: \_\_\_\_\_

Description of business: \_\_\_\_\_

**Part Two Continued:**

Type of business:    \_\_\_ Service                    \_\_\_ Retail                    \_\_\_ Wholesale  
                              \_\_\_ Agricultural            \_\_\_ Manufacturing        \_\_\_ Green product/service  
                              \_\_\_ Other (specify) \_\_\_\_\_

NAICS code(s): \_\_\_\_\_

Business Status:    \_\_\_ Startup - or under 12 months        \_\_\_ Existing business-Over12months

Business Structure: \_\_\_ Sole Proprietorship        \_\_\_ Partnership        \_\_\_ Limited Liability Co.  
                              \_\_\_ Corporation S                    \_\_\_ Corporation C

Where do you bank for your business? \_\_\_\_\_

Have you ever owned or been involved in a small business before?    \_\_\_ Yes        \_\_\_ No

Explain. \_\_\_\_\_  
 \_\_\_\_\_

Economic Impact Data: Jobs created: \_\_\_\_\_                    Jobs saved: \_\_\_\_\_

Gross Annual Sales \$ \_\_\_\_\_

Number of employees \_\_\_\_\_ (existing business)

<b>Part Three: Loan Request and Collateral</b>
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**Loan Uses**

**Collateral (Market Value)**

Real Estate                    \$ \_\_\_\_\_  
 Purchase Equipment        \$ \_\_\_\_\_  
 Repair Equipment          \$ \_\_\_\_\_  
 Renovations                 \$ \_\_\_\_\_  
 Furniture/fixtures         \$ \_\_\_\_\_  
 Purchase of inventory      \$ \_\_\_\_\_  
 Purchase of supplies       \$ \_\_\_\_\_  
 Insurance premiums       \$ \_\_\_\_\_  
 Fees/Licenses               \$ \_\_\_\_\_  
 Working capital             \$ \_\_\_\_\_  
     Rent                         \$ \_\_\_\_\_  
     Advertising               \$ \_\_\_\_\_  
     Deposits/ fees            \$ \_\_\_\_\_  
     Salaries                     \$ \_\_\_\_\_  
 Total working capital      \$ \_\_\_\_\_  
 Other                            \$ \_\_\_\_\_

New Equipment              \$ \_\_\_\_\_  
 New inventory               \$ \_\_\_\_\_  
 New furn/fixtures          \$ \_\_\_\_\_  
 Existing equipment         \$ \_\_\_\_\_  
 Existing inventory         \$ \_\_\_\_\_  
 Existing furniture          \$ \_\_\_\_\_  
 Existing supplies           \$ \_\_\_\_\_  
 Land                            \$ \_\_\_\_\_  
 Building                      \$ \_\_\_\_\_  
 Vehicles (no liens)         \$ \_\_\_\_\_  
 Real estate                   \$ \_\_\_\_\_  
 Other                            \$ \_\_\_\_\_  
 TOTAL Collateral            \$ \_\_\_\_\_

TOTAL Loan Request \$ \_\_\_\_\_

**Part Four: Business Plan**

Please attach a copy of your business plan.

**Part Five: Application Agreement**

All information in this application/data entry form and attached business plan is true and complete to the best of my/our knowledge and is submitted to the MicroEnterprise Business Development Program for the purpose of review for a loan. It is my/our understanding that this information will be confidentially reviewed by the appropriate staff of the SPICE. I/we agree to pay for any appraisal or legal costs necessary to complete my/our application, pay nominal legal and administrative fees at closing and agree that the SPICE may compile information through the credit bureau about my/our creditworthiness.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender’s compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Race

- American Indian/Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- White

Gender

- Female
- Male

I choose not to furnish this information.

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In accordance with Federal Law and U.S. Department of Agriculture policy, this institution is prohibited from discrimination on the basis of race, color, natural origin, sex, age, or disability. Not all prohibited basis apply to all programs). 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).