



**Dear Small Business Applicant:**

Thank you for contacting Self-Help about a loan for your small business. We look forward to working with you to find financing that best meets your needs. To make this process easier, please take time to read the following information about the application process.

**What forms do I submit to apply for a loan?**

A checklist of items you need to submit to us is on page 2 of this package. Most of the forms you need to submit to us are in the pages attached to this letter. A few items we will need, such as your tax returns, are not forms in this package. Just follow the checklist and you'll stay organized.

**What do I do when I have my application package completed?**

Please mail or deliver your completed application package to the loan officer listed on the business card with this package. This is who will work with you on your application. (If there is not a business card enclosed, then please call the nearest Self-Help branch and ask for the loan officer's name.)

**What should I make sure not to forget?**

Sign all forms where indicated. The items requiring your signature include the personal financial statement, the commercial loan application form, and your tax returns. Also, before you mail your completed loan application package to us, make a copy of the application package to keep for yourself. We keep all application materials sent to us and cannot return submitted forms.

**What if I have questions about the loan application package?**

If you have any questions about this package, the forms or the application process, please feel free to contact your loan officer or the nearest Self-Help branch. Our locations are:

Asheville:	34 Wall St., Suite 704, Asheville, NC 28801	(828) 253-5251	(800) 229-7428
Charlotte:	926 Elizabeth Ave., Suite 302, Charlotte, NC 28204	(704) 409-5900	(800) 394-7428
Durham:	301 W. Main St, PO Box 3619, Durham, NC 27702	(919) 956-4400	(800) 476-7428
Fayetteville:	100 Hay Street, Suite 300, Fayetteville, NC 28301	(910) 354-1010	(800) 774-7966
Greensboro:	122 N. Elm St., Suite 1015, Greensboro, NC 27401	(336) 378-1840	(800) 269-7426
Greenville:	301 S. Evans St., Suite 306, Greenville, NC 27858	(252) 752-8866	(800) 893-9669
Wilmington:	272 N. Front St., Suite 215, Wilmington, NC 2840	(910) 341-3272	(877) 559-4284

**Where can I find more information about Self-Help's loan programs?**

The enclosed brochure includes information about Self-Help's commercial lending programs. You can visit our website at [www.self-help.org](http://www.self-help.org) to learn even more about our loan products and the other aspects of our nonprofit organization.



## SMALL BUSINESS LOAN APPLICATION CHECKLIST

To provide you with the most efficient service, we ask that you please submit a complete application package. If you have questions concerning application forms or materials, feel free to call the nearest Self-Help office. Please send your completed package to the Self-Help loan officer listed on the business card enclosed with this application package.

Make a check in the appropriate box after you have included the item in your loan package. Please be aware that your loan officer may request additional items after receiving your loan application package.

### **Include these items with your loan application package**

### **Check off when completed**

Signed Commercial Loan Application (enclosed)	
Signed Personal Financial Statement (enclosed) <i>If married, submit a joint statement with your spouse.</i>	
Copy of Personal Federal Tax Returns for Most Recent 2 Years	
Copy of Business Federal Tax Returns for Most Recent 2 Years	
Internal or Audited Financial Statements for Most Recent 2 Years (for existing businesses only)  <i>Not required for loans under \$35,000.</i>	
Current Year Internal Financial Statements Within the Last 60 Days (for existing businesses only)	
12-Month Income and Expense Projections  <i>A form is enclosed as a guide. You do not need to use it as long as you provide us with similar information.</i>	
Business Notes Payable Schedule (enclosed)	
Resume(s) of Key Management	
Signed Disclosure Statement (enclosed)	
Business Plan (for new businesses only)  <i>A form is enclosed as a guide. You do not need to use it as long as you provide us with similar information.</i>	



## COMMERCIAL LOAN APPLICATION

Business or Organization Name \_\_\_\_\_ Who referred you to us? \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ Zip Code \_\_\_\_\_ County \_\_\_\_\_ Federal Tax ID # (if incorporated) \_\_\_\_\_  
 Type of Business \_\_\_\_\_ Date Started \_\_\_\_\_ Today's Date \_\_\_\_\_

Legal Structure (check one)  
 C Corporation     S Corporation     Nonprofit Corporation    Are you thinking about changing your legal structure? Yes  No   
 Legal Partnership     Sole Proprietorship     Limited Liability Corporation

Contact Person \_\_\_\_\_ Business Phone (    ) \_\_\_\_\_  
 Home Phone (    ) \_\_\_\_\_ E-mail \_\_\_\_\_

Number of employees now \_\_\_\_\_ How many jobs will this loan create? \_\_\_\_\_

Briefly describe your business or organization and what you plan to do with this loan \_\_\_\_\_  
 \_\_\_\_\_

### PROJECT INFORMATION:

<b>Uses of Funds</b>	<i>Total uses should equal total sources.</i>	<b>Sources of Funds</b>	<i>Total sources should equal total uses.</i>
Land and/or Building Purchases	\$ _____	Loan Requested	\$ _____
New Building Construction	\$ _____	Owner's Investment	\$ _____
Building Improvements	\$ _____	Other Funding Sources	\$ _____
Machinery and Equipment	\$ _____	Specify _____	
Inventory	\$ _____		
Working Capital	\$ _____		
Other _____	\$ _____		
Other _____	\$ _____		
<b>Total Project Uses</b>	<b>\$ _____</b>	<b>Total Project Sources</b>	<b>\$ _____</b>

### COLLATERAL INFORMATION:

Assets available to secure this loan	Value of Asset	Loans on Asset	Address of Asset
Property 1	\$	\$	
Property 2	\$	\$	
Inventory	\$	\$	
Equipment	\$	\$	
Accounts Receivable	\$	\$	
Other (specify):	\$	\$	
Other (specify):	\$	\$	

**Names of Possible Co-Signers for Loan Request:** \_\_\_\_\_

**MANAGEMENT INFORMATION AND ACKNOWLEDGMENTS:**

*Please read the following and complete the information below.*

The undersigned hereby certifies that the information contained in this application and related materials is true and correct. The undersigned hereby further certifies that the proceeds of any loan made as a result of this application will be used for business or organizational purposes only, and will not be used for personal or consumer purposes. The undersigned hereby affirms that he or she does not discriminate on the basis of race, color, religion, national origin, gender, marital status, or age. The undersigned hereby acknowledges that (1) no loan officer has authority to commit Self-Help to any loan without prior approval by Self-Help’s credit committee and (2) any loan commitment must be in writing and signed by an authorized representative of Self-Help. Self-Help is authorized to make all inquiries Self-Help deems necessary to verify the accuracy of this statement and to determine the creditworthiness of the business or organization. The undersigned also authorizes Self-Help to answer questions and inquiries from others seeking credit experience information about the business or organization.

Each individual owner of 20% or more of this business must sign below and fill in the information requested. For nonprofit organizations, please provide this information for the Executive Director, Treasurer and/or Board Chairperson.

_____	_____	_____
Name (print) _____	Name (print) _____	Name (print) _____
Address _____	Address _____	Address _____
_____	_____	_____
SSN or TIN ____ / ____ / ____	SSN or TIN ____ / ____ / ____	SSN or TIN ____ / ____ / ____
Date of Birth _____	Date of Birth _____	Date of Birth _____
% Ownership _____	% Ownership _____	% Ownership _____
Title/Function _____	Title/Function _____	Title/Function _____
Signature _____	Signature _____	Signature _____
Date _____	Date _____	Date _____

**Please send this application form and the other items listed on the application checklist to the Self-Help loan officer listed on the business card enclosed in this package.** Your application cannot be processed until we receive all required materials. Remember to make a copy of the materials for yourself since we will not be able to return them to you. Questions? Call us at the locations listed below.

**Self-Help Office Locations**

Asheville:	34 Wall St., Suite 704, Asheville, NC 28801	(828) 253-5251	(800) 229-7428
Charlotte:	926 Elizabeth Ave., Suite 302, Charlotte, NC 28204	(704) 409-5900	(800) 394-7428
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# PERSONAL FINANCIAL STATEMENT

Indicate which this is: **Individual Financial Statement** \_\_\_\_\_ OR **Joint Financial Statement** \_\_\_\_\_ As of Date \_\_\_\_\_  
*If married, you must submit a joint statement with your spouse.*

Complete this form for: (1) each proprietor OR (2) each limited partner who owns 20% or more interest and each general partner OR (3) each stockholder owning 20% or more of voting stock OR (4) any other person or entity providing a guaranty on the loan.

Name of First Individual		Name of Second Individual	
Social Security Number or Taxpayer Identification Number (TIN)		Social Security Number or Taxpayer Identification Number (TIN)	
Address	Yrs. at Address	Address	Yrs. at Address
City, State, Zip	Birth Date	City, State, Zip	Birth Date
Employer	Yrs. at Employer	Employer	Yrs. at Employer
Home Phone ( )	Work Phone ( )	Home Phone ( )	Work Phone ( )

<p><b>ASSETS</b> (Omit cents.)</p> <p>Cash (Complete Section 1) \$ _____</p> <p>Savings Accounts (also include in Section 1) \$ _____</p> <p>IRA or Other Retirement Account \$ _____</p> <p>Accounts and Notes Receivables \$ _____</p> <p>Life Insurance--Cash Surrender Value Only (Complete in Section 7) \$ _____</p> <p>Stocks and Bonds (Describe in Section 4) \$ _____</p> <p>Real Estate (Describe in Section 5) \$ _____</p> <p>Automobile(s)--Present Value \$ _____</p> <p>Other Assets \$ _____</p> <p><b>TOTAL ASSETS</b> \$ _____</p>	<p><b>LIABILITIES</b> (Show total balances due. Omit cents.)</p> <p>Accounts Payable \$ _____</p> <p>Installment and Revolving Credit Accounts (Describe in Section 3) \$ _____</p> <p>Loan on Life Insurance \$ _____</p> <p>Mortgages on Real Estate \$ _____</p> <p>Unpaid Taxes (Describe in Section 6) \$ _____</p> <p>Other Liabilities (Describe in Section 6) \$ _____</p> <p><b>TOTAL LIABILITIES</b> \$ _____</p> <p><b>NET WORTH</b> (Assets minus Liabilities) \$ _____</p>
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<p><b>Section 1. Deposit Accounts</b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Financial Institution</th> <th style="width: 20%;">Acct. Number</th> <th style="width: 20%;">Acct. Type</th> <th style="width: 30%;">Balance</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Financial Institution	Acct. Number	Acct. Type	Balance																	<p><b>Section 2. Sources of Annual Income</b></p> <p>Salary/Wages \$ _____</p> <p>Net Investment Income \$ _____</p> <p>Real Estate Income \$ _____</p> <p>Other Income* (describe below) \$ _____</p> <p><b>TOTAL ANNUAL INCOME</b> \$ _____</p>
Financial Institution	Acct. Number	Acct. Type	Balance																		

\*Other Income (alimony, child support or separate maintenance income do not need to be listed if you do not want to have them considered as a basis for repaying this obligation):

**Section 3. Installment Loans, Credit Accounts and Auto Payments** (Please label and sign any attachments to this section.)

Noteholder(s) Name and Address	Original Balance	Current Balance	Monthly Payment	How Secured /Endorsed? Type of Collateral?

<b>Section 4. Stocks and Bonds</b> (Please label and sign any attachments to this section.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

<b>Section 5. Real Estate Owned</b> (List each parcel separately. Please label and sign any attachments to this section.)			
	Property A	Property B	Property C
Type of Property (residential / commercial)			
Title in Name of:			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Balance			
Amount of Payment per Month			

<b>Section 6. Other Liabilities</b>			
	Yes	No	If yes, describe below or on a separate attachment.
Are you a guarantor, co-maker or endorser for any debt of another?			
Are you currently liable on any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any tax obligations past due?			
Are you obligated to pay alimony, child support or separate maintenance payment?			
Have you ever had a judgment recorded against you?			
Have you ever filed bankruptcy? If yes, list date of discharge.			

<b>Section 7. Life Insurance Held</b>				
Name of Person Insured / Insurance Company	Face Amount of Policy	Cash Surrender Value	Loans on Policy	Is Policy Assigned?

I am providing this financial statement for the purpose of obtaining or maintaining credit with SELF-HELP on my behalf or on behalf of others whose credit I may endorse, cosign or guarantee. I understand that SELF-HELP is relying on the information provided within this statement (including the designations made as to ownership of property) in deciding to grant or continue credit. I certify that THE INFORMATION PROVIDED IS TRUE AND COMPLETE and that SELF-HELP may consider this statement to be true and correct until a written notice of a change is given to SELF-HELP. SELF-HELP is authorized to make all inquiries SELF-HELP deems necessary to verify the accuracy of this statement and to determine my creditworthiness. I also authorize SELF-HELP to answer questions and inquiries from others seeking credit experience information about me. If this is a joint financial statement, these representations and warranties are from each of us. I HAVE READ, UNDERSTAND, AND HEREBY MAKE THESE REPRESENTATIONS AND WARRANTIES.

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



## 12-MONTH INCOME AND EXPENSE PROJECTIONS

Applicant Name \_\_\_\_\_

Date \_\_\_\_\_

**Instructions:** Please start the projections with the month when you think you will get the loan and fill in the months that follow. Then enter the income and expenses you project for each month. Show only future numbers, not past. Please total all of your columns and rows. Also, please round off numbers to the nearest dollar. Example: \$232, not \$231.69.

1	Enter the months in the spaces provided in this row	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
<b>INCOME</b>														
2	Sales													
3	Other Revenue													
4	<b>TOTAL INCOME</b> (add lines 2 and 3)													
<b>EXPENSES</b>														
5	Cost of Goods Sold Ex. Inventory or Materials													
6	Equipment/Supplies													
7	Business Rent													
8	Employees' Salaries													
9	Non Self-Help Loan Payments													
10	Owner's Draw													
11	Other <sup>(1)</sup> _____													
12	Other <sup>(1)</sup> _____													
13	<b>TOTAL EXPENSES</b> (add lines 5 through 12)													
14	<b>PROFIT OR LOSS</b> <b>(Line 4 minus line 13)</b> <sup>(2)</sup>													

<sup>(1)</sup>Please be specific about items in the "Other" category (lines 11 and 12). Some items to consider are advertising, utilities, telephone, accounting, legal, insurance, travel, etc.

<sup>(2)</sup> Start-up businesses might show a loss for several months.



## BUSINESS NOTES PAYABLE SCHEDULE

**Applicant Name** \_\_\_\_\_

**Date** \_\_\_\_\_

Please include on this schedule all existing notes and long-term leases of your business, including mortgages, revolving credit arrangements, factoring agreements, equipment leases and any other type of debt, secured or unsecured.

<b>Creditor</b>	<b>Original Amount</b>	<b>Original Date</b>	<b>Balance Due</b>	<b>Interest Rate</b>	<b>Maturity Date</b>	<b>Monthly Payment</b>	<b>Collateral</b>



## **DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL**

The undersigned Applicant hereby acknowledges that he/she is aware that under the provisions of the Equal Credit Opportunity Act, he/she has the right to receive a written statement of the specific reason(s) for the denial if this application for credit is denied. To obtain the statement, please contact Self-Help, Attention: Commercial Loan Department, 301 West Main Street, Durham, North Carolina 27701 within sixty (60) days from the date of notification of the credit denial. Self-Help will send the Applicant a written statement of the reason(s) for the denial within thirty (30) days of receiving the request for the statement.

**Applicant** \_\_\_\_\_

**Date** \_\_\_\_\_

**Please sign above and return this form to us with your application materials.  
Retain a copy for your files.**

**301 West Main Street  
P.O. Box 3619  
Durham, NC 27702-3619  
(919) 956-4400  
FAX (919) 956-4600  
www.self-help.org**



## **BUSINESS PLAN**

**Applicant Name** \_\_\_\_\_

**Date** \_\_\_\_\_

Describe the service/product you will offer. Provide as much detail as possible.

Describe qualifications and experience of management and other employees, and any outside professional services (accountants, attorneys, etc.).

Describe the market area, market trends, and customers you will service. Describe your advertising, promotions, pricing and customer service.

Who is your competition? Be specific. What are the advantages of your product or service?

What are your plans for growth or expansion? How does this relate to working capital, equipment and /or your building (location, size, age, zoning, condition)?

What is your financing plan? Please specify how much money you can put towards the project and how much money you need to borrow.

Include additional comments on separate pages.

## CAN GOING “GREEN” PUT MORE GREEN IN YOUR POCKET?

A WORD FROM OUR SUSTAINABLE DEVELOPMENT INITIATIVE

### Change Once, Save Every Month

Businesses and nonprofits often throw away hard-earned money through inefficient lighting, poor insulation, water and material waste, and poorly maintained air conditioners/heaters. Instead of profits for you, this money goes to utility companies, waste haulers and material suppliers.

It doesn't have to be this way. Some solutions are free and simple. Others require an upfront investment that pays back over time. By choosing to address these money-wasters today, you may realize significant cost savings that will extend far into the future.

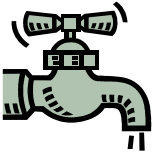
### Common Ways Businesses Can Save



**Heating/AC:** Cleaning filters and heat-transfer coils can reduce energy expenses. Window shades or awnings and strategically-planted trees can produce big savings on air conditioning. Programmable thermostats are another important energy saver. Caulking windows and doors, installing storm windows and doors, and adding insulation may save on heating costs.



**Lighting:** Traditional bulbs and ballasts can be replaced with energy efficient ones. Daylighting, room occupancy sensors, and task lighting can get quality light where it is needed and reduce over-lighting.



**Water:** Quickly repairing leaky plumbing and putting faucet aerators on sinks can reduce your water bill. EnergyStar water heaters save energy. Large water users may want to consider preheating water with solar hot water heaters. Drought-tolerant landscaping is another idea.



**Office Settings:** Consider EnergyStar computers and copiers; double-sided printing; washable kitchenware rather than Styrofoam/plastic; refillable toner cartridges; and paper and aluminum can recycling. Plants and non-toxic cleaners help to keep the air clean and workers productive.

### What Should I Do Next?

Start with the easiest, lowest-cost changes. You may benefit from an energy or eco-audit by a professional. Visit the websites on the back of this page for more details and contacts.

Self-Help is happy to discuss financing these improvements. Talk to your loan officer about your options. Want more information about the sustainable business practices listed on this sheet?

**Contact our environmental specialist:** Brian Schneiderman at 800-476-7428 or [sustainability@self-help.org](mailto:sustainability@self-help.org).

## Examples of N.C. Businesses That Save \$\$\$'s with “Green” Methods

- **The Bridge Street Café** in Hot Springs lowers its electric bill by using energy efficient lighting and daylighting, and insulating its building well. The historic restaurant uses cloth napkins instead of paper and a soda fountain instead of aluminum cans. It recycles and composts.
- Burlington apparel manufacturer **T.S. Designs** has made many “green” changes. Most notable is the conversion to organic cotton and non-toxic dyes. Workers benefit from upgraded task lighting. The company mows and waters less after replacing their lawn with low-maintenance and attractive native plants. See [www.tsdesigns.com](http://www.tsdesigns.com).
- **The Iredell-Statesville School District** designed a new elementary school to use energy more efficiently. High-performance thermal windows, occupancy sensors that turn off lights automatically, and the use of natural light have cut the building’s utilities by 33%.

## Some of the Best Resources for You on the Internet

### Energy Star

[www.energystar.gov](http://www.energystar.gov)

Jointly managed by the US Environmental Protection Agency and US Department of Energy, this site is full of information for small businesses and facility owners. It has calculators to figure out your potential savings, locations of EnergyStar product retailers, and other easy-to-use resources.

### GreenBiz: The Resource Center on Business, the Environment and the Bottom Line

[www.greenbiz.com](http://www.greenbiz.com)

This site is the most comprehensive non-government resource you can find. It has an excellent “Business Toolbox” section. Go to the “GreenBiz Essentials” section within the “Toolbox” for quick and easy advice on using greener methods in specific areas of your business.

### NC Department of Environment and Natural Resources, Division of Pollution Prevention

[www.p2pays.org](http://www.p2pays.org)

North Carolina’s state government website on pollution prevention (P2) is excellent. Click on “Small Business” for resources geared to different industries and facilities.

### NC State University, Industrial Extension Service

[www.ies.ncsu.edu](http://www.ies.ncsu.edu)

The IES site offers energy information and links you to free and reduced-cost consulting services.

### Waste Reduction Partners

[www.landofsky.org/wrp](http://www.landofsky.org/wrp)

Access a popular and low-cost environmental consulting program for western NC businesses and organizations (west of I-77) via this site.