



# AFFILIATED TRIBES OF NORTHWEST INDIANS FINANCIAL SERVICES

PO Box 66592 Portland, OR 97290-6592 Email: [info@atniedc.com](mailto:info@atniedc.com)

## Business Loan Application

Dear Applicant,

Thank you for applying a Business Loan, offered through Affiliated Tribes of Northwest Indians Financial Services. A complete loan package is required to process your loan; incomplete packets will not be accepted. Please submit the following documents:

- Business Loan Application (attached)
- Business Plan
- Copy of valid state issued ID (Driver's License or ID)
- Proof of Tribal affiliation
- 3 most recent paystubs (or other documentation to support income)
- Last 2 year's tax returns (individual and business, if applicable)
- Authorization of Release of Information (co-applicant must sign a separate form)
- Collateral

### Existing Businesses must also provide the following additional documents:

- Year End Financials (Balance sheet and Profit & Loss, existing business only)
- Accounts Receivable and Accounts Payable Aging (existing business only)
- Profit & Loss Projections (2 years)
- Evidence of Business Insurance
- Lease Agreement

***\*Please Note: There may be additional forms requested after the above documents are processed, depending on individual circumstances. Once your completed loan packet has been accepted, you will receive a written response within two weeks.***

If your loan is approved, there will be follow up surveys, the first one occurring 6 months after the loan closing date. Your input will let us know what works and what needs improvement within our organization. Participation in the follow-up surveys is a requirement of our loan programs. By initialing below, you are agreeing to follow up surveys through the duration of the loan with ATNI-FS staff and/or technical assistance partners to determine progress and identify issues that may arise.



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Initial here: \_\_\_\_\_

APPLICANT INFORMATION	
Full Name:	Social security number:
Tribal Affiliation:	
Physical Address:	# of years at this address:
City/State/Zip:	County:
Mailing Address (if different):	
Telephone:	Email:
Date of Birth:	
Are you a veteran?      YES      NO	If yes, what branch?
Highest level of education completed:	
Are you Head of Household?      YES      NO	

EMPLOYMENT AND INCOME		
Present Employer:	Position:	# of years there:
Employer Address:	City/State/Zip:	Phone:
Present Salary: (gross) \$      /month	(net) \$      /month	
Other Income:	Source:	
Do you receive public assistance?      YES      NO	Other:	

CO-APPLICANT EMPLOYMENT AND INCOME		
Present Employer:	Position:	# of years there:
Employer Address:	City/State/Zip:	Phone:
Present Salary: (gross) \$      /month	(net) \$      /month	
Other Income:	Source:	
Do you receive public assistance?      YES      NO	Other:	



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BUSINESS INFORMATION	
<b>Business Name</b>	<b>Employer Identification Number</b>
<b>Legal Structure</b>	
Sole Proprietorship	Partnership
Limited Liability Company	Company
<b>Stage of Development</b>	
Start-up	Existing Business
<b>Current Number of Employees</b>	
Full Time:	Part Time:
<b>Projected Number of Employees</b>	
Full Time:	Part Time:

FUNDING REQUEST			
Use of Funds: Complete the following table to determine the amount of loan you need, what you will use the funds for, and what resources you have available to secure your loan.			
Amount Needed:		Use of Funds (use "new purchases" section below to itemize equipment)	
Amount requested from ATNI-FS	\$	Working Capital	\$
Owner's equity:	\$	Equipment, Machinery, Computers	\$
Other Investors:	\$	Furniture & Fixtures	\$
Total Sources	\$	Inventory	\$
		Other	\$
		Total Project Cost	\$
Repayment Period Requested		Source of Repayment	
(Months)			



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### NEW PURCHASES

By valuing new purchases, you can determine the amount of loan funds you are requesting. Knowing the actual prices of items to be purchased helps you calculate an accurate amount of funds needed. Please attach documentation of new purchases.

Description	Quantity	Retail Value
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
	<b>Total Value</b>	\$

Equipment and Inventory Lists: Use this section to determine the value of your current assets in terms of equipment and inventory. This can be used to determine what can be used as collateral to secure your loan.

### EXISTING EQUIPMENT

Description of Equipment	Quantity	Resale Value
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
	<b>Total Value</b>	\$



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COLLATERAL: List your collateral (include year, make and model)			
Item	Value	Appraisal Date	Appraisal attached?
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
<b>Total Value</b>	\$		

## PERSONAL FINANCIAL STATEMENT

Assets		Liabilities	
<b>Liquid Assets</b>		<b>Short Term</b>	
Cash (checking + savings accounts)	\$	Credit Cards	\$
Short Term Investments	\$	Car Loan	\$
Treasury Bills	\$	Construction Liens/Notes/Due	\$
Savings Certificates	\$	Loan of Life Insurance	\$
Money Market Funds	\$	Installment Loans	\$
Cash Value of Life Insurance	\$	Accrued Debt	\$
<b>Total Liquid Assets</b>	\$	Other Debt	\$
		<b>Total Short-Term Liabilities</b>	\$



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<b>Investment Assets</b>		<b>Long Term Liabilities</b>	
Notes Receivable	\$	Loans to purchase personal assets	\$
Marketable Securities	\$	Loans to acquire business	\$
Bonds	\$	Mortgage on personal residence	\$
Real Estate (Investment)	\$	Note to business	\$
Tax Incentive Investments	\$	<b>Total Long-Term Liabilities</b>	\$
Retirement Funds	\$	<b>Total Liabilities</b>	\$
<b>Total Investment Assets</b>	\$		

  

<b>Personal Assets</b>			
Residence	\$		
Vacation Property	\$		
Art and Antiques	\$		
Furnishings	\$		
Vehicles	\$		
Other	\$		
<b>Total Personal</b>	\$	<b>NET WORTH</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>DEBT / WORTH</b>	%

<b>Income</b>	<b>Amount</b>	<b>Monthly Expenses</b>	<b>Amount</b>
Borrower's Salary	\$	Rent / Mortgage	\$
Spouse's Salary	\$	Utilities	\$
Bonus / Commissions	\$	Sewer / Water	\$
Alimony / Child Support	\$	Food / Groceries / Take out	\$
Investment Income	\$	Childcare	\$
Real Estate	\$	Insurance	\$
TANF / Cash Aid	\$	Internet / Phone / Cell Phone	\$
Per Cap	\$	Cable / Satellite	\$
Social Security	\$	Subscriptions (Netflix, Hulu)	\$
Others	\$	Alimony / Child Support	\$
	\$	Gas	\$
	\$	Grooming	\$
	\$	Miscellaneous	\$
<b>Total Income</b>	\$	<b>Total Expenses</b>	\$



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## Business Loan Application

### Personal Finance Statement Continued

Have you ever filed for bankruptcy?	YES	NO
Are there any outstanding judgements against you?	YES	NO
Are you currently a party to a lawsuit?	YES	NO

### BORROWER'S ACKNOWLEDGEMENT

I certify that all responses provided on this application and attachments are true and correct.  
By signing below, I am giving authorization for ATNI-FS staff to check my credit and employment history.  
I understand that ATNI-FS is relying on the information I have provided to decide regarding the extension of credit.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

### FEDERAL REPORTING

#### DATA INFORMATION:

The Following information is requested by the Federal government to maintain compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to provide this information, but we encourage you to do so. This information will not be used in evaluating your application nor to discriminate against you in any way. However, if you choose not to provide it, we are required to note the race and ethnicity of applicants based on visual observation or surname. If you don't wish to provide the information below, please check the appropriate box:

I do NOT wish to provide gender, ethnicity, or race information. Initial: \_\_\_\_\_  
I will provide the information. (Please complete section below)

Gender:	Male	Female		
Ethnicity:	Hispanic	Non-Hispanic		
Race (Mark all that apply):	Native American	Caucasian	Pacific Island	
	Asian	African American	Other	
Data information was provided by:	Applicant	ATNI-FS Staff		



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#### Authorization to Release Information

I, \_\_\_\_\_, have applied for or obtained a loan from Affiliated Tribes of Northwest Indians Financial Services (ATNI-FS. As part of the process, ATNI-FS may verify or seek information necessary to process my application, and other documents required in connection with my request.

I authorize you to provide to ATNI-FS, for verification purposes, the following applicable information:

- Past and present employment or income records
- Bank accounts, stock holdings, and other assets balances
- Past and present landlord references
- Other consumer credit references

If the request is for a new loan, I further authorize ATNI-FS to order a consumer credit report and verify other credit information.

The information ATNI-FS obtains is only to be used in the process of my request for assistance.

A copy of this authorization may be accepted as an original

\_\_\_\_\_  
Full Legal Name

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date





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### Business Plan Outline

A business plan should include, at a minimum, information related to the areas listed below:

a. **Company Overview:** Describe the nature of your business.

- What is the purpose of the business? What product or service are you selling?
- What is unique about your business? What are your company's strengths and weaknesses?
- Who are the key managers? Describe their experience and qualifications.
- What is the legal structure of the business? Please include a copy of the business License

b. **Business Operations:** Describe how your business works.

- How is the business organized operationally? How many employees are there? What are their specific jobs? How much do you pay your employees? Do you offer other benefits?
- Who are your attorneys, accountants, or consultants that assist in management?
- How do you manage your company financially? Do you use a manual or computerized accounting system? Who oversees this? What areas need improvement?
- How do you price your product or service? How much price flexibility do you have?
- Do you extend payment terms to your customers?
- Who are your suppliers? Do they extend terms to you? Do you have alternative suppliers?
- Where is your business located? How does this help or hurt your business? Do you rent, lease, or own your business location? Are the facilities adequate for your business needs?
- What specialized needs does your business have (that is, special licenses, equipment, permits)?

c. **Business Environment:** Describe your customers and competitors.

- Who are your target customers? Where are they located?
- How large is the target market for your product or service? Is the market growing, stable or shrinking?
- What are your marketing and advertising strategies?
- What contracts or purchase orders do you currently have?
- Who are your competitors? What are your competitor's strengths and weaknesses?
- Have any competitors failed recently? Why? What are your competitive advantages?

Please note that these questions are only a guide to some of the topics you may need to address. Not all of them will apply to all businesses, and just answering this list of questions will not adequately describe every business. For assistance in developing a business plan, you can contact Casey Pearlman, Business Development Specialist at ATNI-EDC at [casey@atniedc.com](mailto:casey@atniedc.com) or (971) 284-3165.