



Business Improvement Program (BIP) Application Form
LOAN APPLICATION 2016

Businesses and Social Enterprises in the City of Kawartha Lakes are invited to complete the Business Improvement Program (BIP) application form to request financial assistance with new physical improvements to existing facilities to stimulate business growth and further long-term development.

Simply stated BIP is about: "Renovation, Restitution and Replacement". The Kawartha Lakes Community Futures Development Corporation (KLCFDC) is looking to assist eligible organizations and businesses to undertake renovations, to re-instate facilities to their previous condition, and/or to upgrade components--visually seen by the public (examples; signage, windows, display area, etc), resulting in the overall improvement/ enhancement of the facility.

The KLCFDC may provide a non-interest bearing loan for up to 75% of eligible project costs to a maximum of \$7,500.00.

ADDRESS OF PROPERTY	
REGISTERED OWNER OF PROPERTY	
BUSINESS NUMBER (BN)	
TELEPHONE NUMBER	
FACSIMILE NUMBER	
E-MAIL ADDRESS	
DESCRIPTION OF PROPOSED RENOVATION, RESTITUTION AND REPLACEMENT PROJECT	

LIST ANY DRAWINGS/MATERIALS ATTACHED TO ILLUSTRATE FAÇADE IMPROVEMENT	
LATEST YEAR END BUSINESS FINANCIAL STATEMENTS ENCLOSED	

Should you require more space for your submission than that provided within this application form, you may submit your own accompanying document following our completed signature page.

I have attached a copy of an estimate from a building contractor or trades people for the project: ___ Yes ___ No

PROJECT COMPONENT	COMPANY	AMOUNT (INCL. GST)
TOTAL		

Amount of Loan Request

Please Note:

- 1. Loan request must not exceed 75% of total project costs or \$7,500.00. An initial investment of 25% of the project costs or up to \$2500 by the BIP recipient is required.*
- 2. If premises are not owned, a signed approval for the improvements or modifications of the location's owner is required.*

GUARANTOR INFORMATION	
PLEASE PRINT FULL NAME	___ Mr. ___ Mrs. ___ Ms.
PERSONAL ADDRESS (Number, Street, Town/City, Postal Code)	
DATE OF BIRTH (YYYY/MM/DD)	

TELEPHONE NUMBER (BUSINESS)	
TELEPHONE NUMBER (RESIDENCE)	
FACSIMILE NUMBER	
E-MAIL ADDRESS	

I authorize the Corporation to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, the Corporation's intent to obtain this information and I authorize each source to provide this information to the Corporation.

Date

Authorized Signature - Applicant

Additional information may be required and requested by KLCFDC

Upon approval by KLCFDC, a Letter of Offer will be drawn up and agreed to by the KLCFDC and the Applicant. The Applicant will provide KLCFDC with a personal guarantee for the loan. Please be advised that a penalty clause will be included which will convert the loan to interest bearing at 12% if the project is not completed by the agreed upon date.

If approved for a BIP loan, the applicant's information and that of others involved within the transaction can be accessed by the Government of Canada in accordance with its Contribution Agreement with the KLCFDC. Usually this information is only used in an aggregate form for reporting purposes and the KLCFDC vows to limit access to this information.

Additionally, upon receiving a BIP loan, the applicant agrees to their possible involvement, use of their likeness or other such elements in publicity/ activities promoting the BIP and other Community Futures Programs, as may be requested by the Government of Canada, its agents and representatives.

Please refer to www.KLCFDC.com for complete details of our Corporation's Privacy Policy.

