



Charles County Government
**DEPARTMENT OF FISCAL &
 ADMINISTRATIVE SERVICES**

CHARLES COUNTY COMMISSIONERS

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County Administrator

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Acting Director

DISADVANTAGED BUSINESS LOAN APPLICATION

1. Individual Applying _____

Full Home Address _____

Individual's SSN _____ Home Phone # _____

2. Name of Applicant Business _____

Legal Structure: sole proprietorship _____ incorporated _____ limited liability corporation/partnership _____

List of all owners who have a 20% or more ownership stake in the company:

<u>Name</u>	<u>Address</u>

Full Street Address of the Business _____

Business Phone _____

Email Address _____

Tax ID # of Business _____

Date Business Established _____

Type of Business _____

Current # of Employees _____

Your Charles County Connection...

County Treasurer • Budget • Accounting • Purchasing • Information Technology

P.O. Box 2150 • 200 Baltimore Street • La Plata, MD 20646 • E-Mail: dfs@charlescounty.org

Administration: 301-645-0570 • Fax 301-645-0505	Payroll: 301-645-0573 • Fax 301-885-1303
Accounting: 301-645-0655 • Fax 301-934-3757	Purchasing: 301-645-0656 • Fax 301-645-0543
Budget: 301-645-0570 • Fax 301-645-0505	Treasury: 301-645-0685 • Fax 301-645-0704
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Maryland Relay Service: 711 • Relay Service TDD: 1-800-735-2258 • Equal Opportunity County • Say No To Drugs
www.charlescounty.org • www.meetcharlescounty.com • www.charlescountynews.org



3. Principal Bank of Business _____

Bank Location _____

4. Affirmations:

Is this business certified as (check all that apply)

A minority owned business (MBE) _____

A woman owned business (WBE) _____

A veteran owned business (VBE) _____

Is this business certified (MBE, WBE, VBE) by: (mark all that apply)

Charles County _____ Yes _____ No

State of MD _____ Yes _____ No

Federal Agency _____ Yes _____ No Which one? _____

Has the business or any of the owners of 20% of the business or more ever been involved in a personal, corporate or organizational bankruptcy or insolvency proceeding?

_____ Yes _____ No if yes, attach an explanation

Have any of the owners of 20% or more of the business ever been convicted of a felony or crime other than minor misdemeanors or traffic violations?

_____ Yes _____ No if yes, attach an explanation

Is the business or any owners of 20% or more of the business involved in any pending lawsuits?

_____ Yes _____ No if yes, attach an explanation

Does the business of any of the owners of 20% or more of the business have an ownership stake of 20% or more in any other business?

_____ Yes _____ No if yes, attach details

Has the business, the business owners of more than 20% of the business, or any officers or principals of the business ever been involved in a business or organization that has defaulted in an economic development loan (local, state, or Federal)?

_____ Yes _____ No if yes, attach details

Does any owner of 20% or more of the business or their spouses work for Charles County Government?

_____ Yes _____ No if yes, attach details

5. Loan Information: Total amount of loan requested? _____ (Max \$35,000)

Purpose for which the loan proceeds will be used: _____

Collateral offered to secure loan _____

6. Certifications:

- A. All information in this application and the exhibits are true and complete to the best of my knowledge and are submitted to the Charles County Department of Fiscal & Administrative Services (CCDFAS) so that they can be reviewed by the Disadvantaged Business Loan Review Committee so they can decide whether to grant a loan to me.
- B. As consideration for any management, technical and business development assistance that may be provided by CCDFAS or its consultants or vendors, I waive all claims against Charles County Government and its consultants or vendors who provide such assistance.
- C. I authorize CCDFAS to request credit reports and criminal record information about me for the purpose of determining eligibility for this loan program.

- D. No individual, business or other entity has prepared this application or will be paid any fee, even contingent, if a loan is approved.
- E. Business Plan: All business plans and financial information submitted in support of this application shall be incorporated in and made a part of this application. The following attachments are required for a complete application:

Attachments:

Financial Information:

_____ Signed release from all owners of 20% of the business to allow credit, police and other checks relative to the loan (form attached).

_____ Signed personal financial statement for all owners of 20% or more of the business.

_____ Year-end profit and loss statements of the business for the prior three years (or for the years business has been in existence if less).

_____ Current year-end profit and loss statement of the business (to the month or quarter depending how business keeps internal financial records).

_____ Current year Balance Sheet of the business.

_____ Business/personal tax returns for past 3 years (or for the years business has been in existence if less)

Business Plan:

_____ A business plan that includes minimally the following information:

Ownership & Management

- a. Resumes for all owners of 20% or more of the business and resumes of key management personnel who are not owners.
- b. Description of the legal structure of the business, i.e. sole proprietorship, C Corporation, LLC, LLP, partnership)
- c. Description of the management structure of the business

History of the Business

- a. Brief narrative of the business including any adjustments in products/services and markets served

Products, markets and competition

- a. Description of the products or services of the business including the competitive advantages or disadvantages over the business competitors.
- b. The specific marketplace that the company serves including identifying any customers responsible for 20% or more the businesses sales volume.
- c. If the company plans to expand its market area or product services, describe the expansion and how there is a marketplace need for the expansion.
- d. Description of the marketing, advertising, sales approaches of the company.

7. Signature

If proprietorship or general partner:

By _____

Date _____

If Corporation:

By _____

Date _____

Signature of President _____

Attest corporate secretary _____

Consent to Obtain Credit Report

I consent to the Charles County Department of Fiscal & Administrative Services and its agents to obtaining a report of my credit record and using the information from that report and in conjunction with my application to determine whether to make a Disadvantaged Business Loan to me. I understand that I will be notified of the results of the credit check with respect to my loan application.

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Company Name

Company EIN

Social Security #

Date of Birth (MM/DD/YYYY)

Last Name

First Name

M.I.

Street

City

State

Zip

Phone Number

Signature of Borrower

Today's Date

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