

**State of Missouri Department of Economic Development  
St. Louis Minority Business Council, Inc.  
Urban Enterprise Loan Program**

**Application Instructions**

Thank you for your interest in the UEL program. Information about the program can be obtained via the Internet at <http://stlouis.missouri.org/sldc/econdev.html>. Before completing this application, please check with the loan administrator to make sure that you and your business are eligible to receive loan funds. All inquiries and documentation should be directed to:

**Larry Dill  
Minority Business Council  
720 Olive Street, Suite 1630  
St. Louis, MO 63101**

**State of Missouri Department of Economic Development  
St. Louis. Minority Business Council, Inc.  
Urban Enterprise Loan Program**

**Loan Application Requirements \*\***

The following items are required to complete for the loan application. To the extent that such information is included in the business plan, please include a copy of the business plan, and indicate the page number(s) where this information may be found:

- \_\_\_\_\_ Application **Sections I, II, and III**
- \_\_\_\_\_ Business Plan
- \_\_\_\_\_ History and description of the business
- \_\_\_\_\_ Resumes of officers, directors and key staff members
- \_\_\_\_\_ Balance sheet and profit and loss statement for business covering the past 3 years
- \_\_\_\_\_ Current balance sheet and profit and loss statement that is no more than 90 days old
- \_\_\_\_\_ Pro forma balance sheet and operating statement projections for two years in the form of **Exhibit A**
- \_\_\_\_\_ Monthly cash flow analysis for the last to occur of the next 12 months or 3 months beyond breakeven point
- \_\_\_\_\_ Schedule of the business' noted and mortgages payable in the form of **Exhibit B**, and indicate whether the loan is current or delinquent
- \_\_\_\_\_ Current **Personal Financial Statements** for each proprietor, partner, member, and/or stockholder owning 20% or more of the business
- \_\_\_\_\_ A copy of existing proposed lease or purchase agreement or other financial arrangements
- \_\_\_\_\_ Cost estimates for fixed assets financed with loan proceeds
- \_\_\_\_\_ Application fee of \$100, made payable to the St. Louis Minority Business Council, Inc.
- \_\_\_\_\_ Employment summary for projected new hires in the form of the **First Source Job Development Referral**
- \_\_\_\_\_ Market research
- \_\_\_\_\_ Signed **Authorization to Release Records** for each proprietor, partner, member and stockholder owning 20% or more of the business
- \_\_\_\_\_ **Certificate of Alien Employment**

\* Items in bold are included in the application packet

\*\* Additional information may be requested

\*\*\* SBA Forms 912 and 413 can also be found at <http://www.sba.gov/library/forms.html>



**E. Project information**

Street address\_\_\_\_\_

City/State\_\_\_\_\_ Zip Code\_\_\_\_\_

Building space (sq.ft.)\_\_\_\_\_ Land (acres/sq. ft)\_\_\_\_\_

**F. Information about the business**

Major product line/services\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Major customers\_\_\_\_\_

\_\_\_\_\_

Rationale/Need for project\_\_\_\_\_

\_\_\_\_\_

**G. Please list ALL corporate officers**

President\_\_\_\_\_ Vice President\_\_\_\_\_

Secretary\_\_\_\_\_ Asst. Secretary\_\_\_\_\_

Treasurer\_\_\_\_\_ Asst. Treasurer\_\_\_\_\_

**H. Please indicate officer salaries for the last 3 fiscal years**

FY\_\_\_\_\_ → officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers

FY\_\_\_\_\_ → officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers

FY\_\_\_\_\_ → officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers

Interim \_\_\_ mos. → officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers

**I. Please list ALL members of the Board of Directors**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**II. FINANCIAL INFORMATION (ROUND NUMBERS TO \$100s)**

**A. Project costs**

Acquisition of building/land \$ \_\_\_\_\_  
Renovation \$ \_\_\_\_\_  
Machinery & equipment \$ \_\_\_\_\_  
Furniture & fixtures \$ \_\_\_\_\_  
Site improvements \$ \_\_\_\_\_  
New construction \$ \_\_\_\_\_  
Other \_\_\_\_\_ \$ \_\_\_\_\_

**Project financing**

Bank (or private) loan  
\$ \_\_\_\_\_  
UEL loan  
\$ \_\_\_\_\_  
Borrower equity  
\$ \_\_\_\_\_

Total project cost → \$ \_\_\_\_\_ = Total \$ \_\_\_\_\_

**B. Please indicate the source of borrower equity** \_\_\_\_\_

**III. MISCELLANEOUS INFORMATION**

**A. Number presently employed by your company**

Full time \_\_\_\_\_ Part time \_\_\_\_\_

**B. How many NEW jobs do you expect your company to create or retain within the next 2 years as a result of this project?**

Full time \_\_\_\_\_ Part time \_\_\_\_\_

**C. Has your company or 20% or more of its owners ever had government financing?**

Yes  (please explain below) No

Borrower's name(s) \_\_\_\_\_ Date of loan \_\_\_\_\_

Loan # \_\_\_\_\_ Source of loan \_\_\_\_\_

Original amount \_\_\_\_\_ Current balance \_\_\_\_\_

**D. Is the firm or any of its officers involved in any pending lawsuits?**

Yes  (please explain below) No

**To the best of my knowledge, the information represented on this application is accurate and complete.**

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

**EXHIBIT A**

**State of Missouri Department of Economic Development  
Urban Enterprise Loan Program  
St. Louis Minority Business Council, Inc.**

**Operating Statement Projections**

Business Name: \_\_\_\_\_

For Fiscal Year Ending <sup>1</sup>

	_____	_____	_____
Net Sales	\$ _____	\$ _____	\$ _____
Cost of Goods Sold	_____	_____	_____
Gross Profit	_____	_____	_____
Operating Expenses:			
Depreciation <sup>2</sup>	_____	_____	_____
Interest <sup>2</sup>	_____	_____	_____
Rent <sup>2</sup>	_____	_____	_____
Salaries <sup>2</sup>	_____	_____	_____
_____ <sup>4</sup>	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Other Expenses	_____	_____	_____
<b>Total</b>	\$ _____	\$ _____	\$ _____
Profit Before Taxes	_____	_____	_____
Other Income, Expenses (net)	_____	_____	_____
Income Tax	_____	_____	_____
Profit After Tax	\$ _____	\$ _____	\$ _____

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1 Use figures from remainder of current year and next two fiscal years.  
2 If a separate entity is borrowing and leasing to the company, this should be shown as rent, not as interest or depreciation.  
3 Figures must reflect new employment projections.  
4 List next three largest categories.  
**ATTENTION** → Please attach any key assumptions. For instance, if sales are going to increase at a higher rate than they have historically, or if gross profit is going to increase, indicate why.

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

**EXHIBIT B**

**State of Missouri Department of Development  
Urban Enterprise Loan Program  
St. Louis Minority Business Council, Inc.**

**Current Notes and Mortgages Payable**

For each debt owed by the business, please provide the following information:

Payable	Original Date	Original Amount	Maturity Date	Present Balance as of _____	Rate of Interest	<u>Monthly Payment</u> Principal/Interest	Current or Delinquent?
<b>TOTAL</b>							



**Urban Enterprise Loan Program**  
**Authorization to Release Information and Records Survey**

Name:	
Social Security Number:	Date of Birth:
Current Address (Number & Street/City/State/Zip Code):	

This certifies that the information supplied was submitted by me and that all information is true and correct to the best of my knowledge. I understand that any material misrepresentation shall be cause for denial of, or immediate termination of, loan.

TO:

- Any person having knowledge of my conduct or activities; or
- Any past or present employer; or
- Any Credit Bureau, Retail Merchants Association, Bank, Financial Institution, or any other Credit Extending Organization; or
- Any Dean, Registrar, Principal, Counselor, Instructor, or other authorized person at a school: (University, College, High School, Trade School, or other Educational Institution); or
- Any Department or Agency of a City, County, or State Government or of the Federal Government.

I, \_\_\_\_\_ hereby authorize, \_\_\_\_\_  
or its authorized agent, St. Louis Minority Business Council, Inc. to conduct a thorough check of my past employment work history, education, credit history, references, and criminal history as needed for determination of my eligibility to occupy a position of trust. I authorize all persons who may have information relevant to this investigation to disclose it. I release from liability all persons, companies, and corporations disclosing such information. I release and indemnify my prospective or current employers and St. Louis Minority Business Council or its authorized agent against any liability that might result from making such investigations. I hereby further authorize that a photocopy of this authorization may be considered as valid as the original.

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

**Missouri Department of Economic Development**

**Certification of Alien Employment \***

I certify that I am an authorized representative of the applicant and as such am authorized to make statement of affirmation contained herein.

I certify that the applicant does NOT employ illegal aliens and that the applicant has complied with federal law (8 U.S.C § 1324a) requiring the examination of an appropriate document or documents to verify that an individual is not an unauthorized alien.

I understand if the applicant is found to have employed an illegal alien in Missouri and did not, for that employee, examine the document(s) required by federal law, that the applicant shall be ineligible for any state-administered or subsidized tax credit, tax abatement, or loan for a period of five years following any such finding.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Applicant or Project Name

\_\_\_\_\_  
Title

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_. I am commissioned as a notary public within the County of \_\_\_\_\_, State of \_\_\_\_\_.

My commission expires \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

\* Required of all applicants for tax credits, abatements, exemptions or loans pursuant to Chapters 32, 100, 135, 253, 447 and 620, RSMo, effective August 28, 1999 (H.B. 701 §1).

**First Source Employment Agreement  
Job Development Referral Form**

Referral date: \_\_\_\_\_

Name of developer: \_\_\_\_\_

Address: \_\_\_\_\_ Zip code: \_\_\_\_\_

Phone number: ( ) \_\_\_\_\_ . Contact person: \_\_\_\_\_

Project Activity: \_\_\_\_\_

Funding Activity Type: \_\_\_\_\_

Funding Amount: \_\_\_\_\_ Length of Funding/Incentive: \_\_\_\_\_

Describe use of funding (Example: 504 loan to purchase equipment): \_\_\_\_\_

Date of Board review: \_\_\_\_\_

Date of Board approval: \_\_\_\_\_

**JOB DEVELOPMENT**

# New Jobs: \_\_\_\_\_ #Transfer Jobs: \_\_\_\_\_

(If no new jobs are generated, no employment plan will be written. All public inquiries about development and job information will be processed by the St. Louis Development Corporation.) \*

Types of jobs:	<u>ENTRY LEVEL</u>	
	Yes	No
_____	_____	_____
_____	_____	_____
_____	_____	_____

SLDC Account Executive: \_\_\_\_\_

\* If there are no new jobs generated through this project, but the company would like to utilize our services to fill positions that become available due to attrition, we will work with them as with any employer. Please check here  if developer wishes a follow-up call from jobs partnerships staff regarding future vacancies.

The JOBS PARTNERSHIP OFFICE (SLATE) has served as St. Louis City's primary source of programming to develop the full work potential of unemployment and underemployed residents since the early 1970's. With guidance from a business-led Private Industry Council (PIC), the Partnership offers area employers and city job seekers a variety of personnel services designed to meet the needs of a very dynamic work place. Listed below are examples of those services:

- Vocational assessment and tuition for occupation-specific training at an area state-approved vocational institution (i.e. St. Louis Community College, Ranken Technical College, Clayton Business School, Vatterott, St. Louis College of Health Careers, CareerWorks, Inc., etc.)
- Combination vocational and academic upgrade training to concurrently address basic skills and technical skills deficiencies, when required
- Productivity job training for job seekers needing intensive exposure to workplace demands and acceptable performance
- Job search and job development services for "job-ready" applicants
- Maintenance of an extensive pool of "job-ready" candidates with a variety of skills (pool includes very experienced workers laid off from defense and auto industries as well as other local businesses)
- Coordinated services with Missouri Division of Employment Security to expedite processing of federal targeted job tax credit (TJTC) or increase size of personnel pool for mass hirings
- Cooperative agreements with as many as thirty (30) community-based organizations to identify job candidates for mass hirings
- Customized job training packages for employers willing to hire less experienced workers and teach related job skills at the employer's site (Partnership has access to local JTPA and state customizd funds for thiis purpose)
- Special training programs for veterans, older workers, and displaced workers

# PERSONAL FINANCIAL STATEMENT

**CONFIDENTIAL**

## IMPORTANT: DIRECTIONS TO APPLICANT

To: \_\_\_\_\_

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

Personal Financial Statement as of \_\_\_\_\_  
 (DATE)

APPLICANT'S NAME(S): \_\_\_\_\_  
 \_\_\_\_\_

HOME ADDRESS \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

HOME PHONE \_\_\_\_\_

Read directions before completing Financial Statement.

Please check appropriate box

- Individual credit—If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension or repayment or credit, complete the Financial Statement below only as it applies to you, individually. Do not provide any information about a spouse or other person. Sign the Financial Statement.
- Joint Credit If applying for joint credit or for individual credit relying on income or assets of a spouse or another person for extension and repayment of credit requested, complete the Financial Statement below. Include information about income, assets and liabilities of the spouse or other person. Both Applicant and Spouse or Co-Applicant sign this statement.
- Individual relying upon income or assets of spouse or other person. Both Applicant and Spouse or Co-Applicant sign this statement.

Please do not leave any questions unanswered. Use "no" or "none" where necessary.

<i>Assets</i>	<i>In Even Dollars</i>	<i>Liabilities and Net Worth</i>	<i>In Even Dollars</i>
Cash on hand and in Banks—See Schedule A	\$	Notes Payable: This Bank—See Schedule A	\$
U.S. Government Securities—See Schedule B		Notes Payable: Other Institutions—See	
Listed Securities—See Schedule B		Schedule A	
Unlisted Securities—See Schedule B		Notes Payable—Relatives	
Other Equity Interests—See Schedule B		Notes Payable—Others	
Accounts and Notes Receivable		Accounts and Bills Due	
Real Estate Owned—See Schedule C		Unpaid Taxes	
Mortgages and Land Contracts Receivable— See Schedule D		Real Estate Mortgages Payable—See Schedule C or D	
Cash Value Life Insurance—See Schedule E		Land Contracts Payable—See Schedule C or D	
Other Assets: Itemize		Life Insurance Loans—See Schedule E	
		Other Liabilities: Itemize	
		<b>TOTAL LIABILITIES</b>	\$
		<b>NET WORTH</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES AND NET WORTH</b>	\$

<i>Sources of Income</i>	<i>In Even Dollars</i>	<i>General Information</i>	
Salary	\$	Employer	
Bonus and Commissions		Position or Profession	No. Years
Dividends		Employer's Address	
Real Estate Income			Phone No.
*Other Income: Itemize		Partner, officer or owner in any other venture? <input type="checkbox"/> No <input type="checkbox"/> Yes	
		If so, explain:	
<b>TOTAL</b>	\$		
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.		Are any assets pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes Detail in Schedule A	
		Income taxes settled through (Date)	

<i>Contingent Liabilities</i>	<i>In Even Dollars</i>	<i>General Information (continued)</i>
As endorser, co-maker or guarantor	\$	Are you a defendant in any suits or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes
On leases		If so, explain:
Legal claims		Have you ever taken bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes
Provision for federal income taxes		If so, explain:
Other special debt, e.g., recourse or repurchase liability		Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?
		Do you have a trust? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?
<b>TOTAL</b>	\$	Number of dependents _____ Ages _____

**Schedule A: Banks, Brokers, Savings & Loan Association, Finance Companies or Credit Unions.** List here the names of all the institutions at which you maintain a deposit account and/or where you have obtained loans.

<i>Name of Institution</i>	<i>Name on Account</i>	<i>Balance on Deposit</i>	<i>High Credit</i>	<i>Amount Owing</i>	<i>Monthly Payment</i>	<i>Secured by What Assets</i>
<b>TOTAL</b>			<b>TOTAL</b>			

**Schedule B: U.S. Governments, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.), and Partnership Interests (General & Ltd.)**

<i>Number of Shares, Face Value (Bonds), or % of Ownership</i>	<i>Indicate:</i> 1. Agency or name of company issuing security or name of partnership 2. Type of investment or equity classification 3. Number of shares, bonds or % of ownership held 4. Basis of valuation*	<i>In Name of</i>	<i>*Market Value</i>	<i>Pledged</i> Yes (✓) No (✓)	
<b>TOTAL</b>					

\*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

**Schedule C: Real Estate Owned (and related debt, if applicable)**

<i>Description of Property or Address</i>	<i>Title in Name Of</i>	<i>Date Acq.</i>	<i>Cost + Improvements</i>	<i>Present Mkt. Value</i>	<i>Mortgage or Land Contract Payable</i>		
					<i>Bal. Owing</i>	<i>Mo. Payt.</i>	<i>Holder</i>
<b>TOTAL</b>							

**Schedule D: Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)**

<i>Description of Property or Address</i>	<i>Title in Name Of</i>	<i>Date Acq.</i>	<i>Balance Receivable</i>	<i>Monthly Payment</i>	<i>Mortgage or Land Contract Payable</i>		
					<i>Bal. Owing</i>	<i>Mo. Payt.</i>	<i>Holder</i>
<b>TOTAL</b>							

