

**APPLICATION FORMAT  
SOUTHEAST MISSOURI REGIONAL PLANNING AND  
ECONOMICAL DEVELOPMENT COMMISSION  
REVOLVING LOAN FUND PROGRAM**

**SECTION 1**

Loan Application.

**SECTION 2**

Information on business to be assisted-past three (3) years balance sheets and profit and loss statements (P&L); proforma balance sheets with three (3) year-end projections including the first 12-month cashflow projections.

**SECTION 3**

Resumes on key management personnel.

**SECTION 4**

Discussion on market capabilities of product.

**SECTION 5**

Discussion on project impact.

**SECTION 6**

Information on participating financial institutions, including proposed financing schedule or proposed loan schedule and amount.

**SECTION 7**

Deposit of 1/2% of RLF Loan Request, remaining 1/2% due at closing. Payable to: SEMO Regional Planning Commission RLF account.

Date Submitted \_\_\_\_\_ Amount Requested \_\_\_\_\_

**SEMO REGIONAL PLANNING & ECONOMIC DEVELOPMENT  
COMMISSION LOAN APPLICATION**  
P. O. Box 366, Perryville, MO 63775

Proposed Borrower: \_\_\_\_\_

Company: \_\_\_\_\_ Contact: \_\_\_\_\_

Employer I.D. #: \_\_\_\_\_

Position: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_  
Street/City/State/Zip

\_\_\_\_\_  
Signature of Applicant/Borrower

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Signature of Co-Applicant/Borrower

\_\_\_\_\_  
Date Signed

Type of Business Organization: \_\_\_\_\_ SIC CODE # \_\_\_\_\_  
Corporation \_\_, Partnership \_\_, or Sole Proprietorship \_\_, S - Corporation \_\_.

Is the proposed project owner a subsidiary affiliated directly with any other organization? If so, indicate relationship and name of related organization:

If a corporation, indicate state in which incorporated: \_\_\_\_\_.

Year present owners established or assumed ownership of business: \_\_\_\_\_.

Officers Name and Home Address

Other Principal Business Affiliation

President \_\_\_\_\_

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

Secretary \_\_\_\_\_

Treasurer \_\_\_\_\_

Directors \_\_\_\_\_

A borrower is eligible for RLF financing only when credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project activities to be financed. Proof must be provided that credit is not elsewhere available. Documentation may include bank rejection letters, or other documentation, as appropriate. The lender reserves the right to call the RLF Loan if this requirement is not met.

**PRINCIPAL STOCKHOLDERS**

(Indicate percentage of holding or if company is publicly held.)

| Name  | %     | Address | Social Security No. |
|-------|-------|---------|---------------------|
| _____ | _____ | _____   | _____               |
| _____ | _____ | _____   | _____               |
| _____ | _____ | _____   | _____               |
| _____ | _____ | _____   | _____               |
| _____ | _____ | _____   | _____               |
| _____ | _____ | _____   | _____               |
| _____ | _____ | _____   | _____               |

Name of local plant official where machinery and equipment is to be located.

\_\_\_\_\_  
Telephone\_\_\_\_\_

If application is approved by the Board, name, business address and phone number of officer to whom all notices and communications concerning the project should be sent:

\_\_\_\_\_  
Telephone\_\_\_\_\_

Name of legal counsel to company and phone number:

\_\_\_\_\_  
Telephone\_\_\_\_\_

Name and address of principal bank(s) of account:

\_\_\_\_\_  
Telephone\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Indicate present legal owner of project site. If presently owned by the application, indicate date of purchase, reason for purchase of the site, and current use of the site.

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1. Is there an existing building on the site:
2. Does the project consist of construction of an addition to an existing plant on the site?
3. Does the project consist of construction of a new building on the site?
4. With respect to 2 and 3 above, has the construction of the project commenced, and if so, discuss in detail the extent of such commencement and the approximate date of completion.
5. Is there a relationship legally or by virtue of common control between either the proposed project occupant or proposed project owner and seller if not currently owned? If so, attach particulars.

Please list all contracts, notes and mortgages payable and reconcile with figures on Balance Sheet. Do not include Trade Accounts Payable below, only notes and contracts which constitute fixed obligations of the business should be itemized.

| TO WHOM PAYABLE | ORIGINAL AMOUNT | ORIGINAL DATE | PRESENT BALANCE | RATE OF INTEREST | MATURITY DATE | MONTHLY PAYMENT | STATUS | COLLATERAL SECURITY LOAN |
|-----------------|-----------------|---------------|-----------------|------------------|---------------|-----------------|--------|--------------------------|
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |
|                 |                 |               |                 |                  |               |                 |        |                          |

TOTALS \$ \_\_\_\_\_ \$

COMMENTS: (Notes to be renewed, rewritten, extended, stand-by, etc.)

AGING OF ACCOUNTS RECEIVABLE AND ACCOUNTS PAYABLE

| <u>Aging</u>      | <u>Accounts Receivable</u> | <u>Accounts Payable</u> |
|-------------------|----------------------------|-------------------------|
| Under 30 days     | _____                      | _____                   |
| 30 to 59 days     | _____                      | _____                   |
| 60 to 89 days     | _____                      | _____                   |
| 90 to 119 days    | _____                      | _____                   |
| 120 days and over | _____                      | _____                   |
| Uncollectible     | _____                      | _____                   |
| TOTALS            | _____                      | _____                   |

NOTE: Accounts receivable totals and accounts payable totals must reconcile with current Balance sheet submitted with application.

\_\_\_\_\_  
(Signature) (Date)

Total Project Cost - State all costs reasonable and necessary to the acquisition of the site and construction of the proposed project, together with any machinery and equipment necessary or convenient to connection therewith, and including any utilities, access roads or appurtenant facilities.

| <u>Description of Costs</u>              | <u>TO BE<br/>BORROWED</u> | <u>CASH<br/>EQUITY</u> |
|--|---------------------------|------------------------|
| Land (Number of Acres/sq. ft. _____)     | \$ _____                  | \$ _____               |
| Building, construction and/or renovation | \$ _____                  | \$ _____               |
| Machinery and Equipment                  | \$ _____                  | \$ _____               |
| Leasehold Improvements                   | \$ _____                  | \$ _____               |
| Utility or Appurtenant Facilities        | \$ _____                  | \$ _____               |
| Furniture and Fixtures                   | \$ _____                  | \$ _____               |
| Engineering Fees                         | \$ _____                  | \$ _____               |
| Legal Fees                               | \$ _____                  | \$ _____               |
| Financial Charges                        | \$ _____                  | \$ _____               |
| Working Capital and Misc. Costs          | \$ _____                  | \$ _____               |
| (Specify on attached page)               |                           |                        |
| SUBTOTAL                                 | \$ _____                  | \$ _____               |
| TOTAL                                    | \$ _____                  | \$ _____               |
|  | \$                        |                        |

PROPOSED SOURCE OF FUNDS  
(Include equity injection and lender fees, if any)

| LENDER       | TERM  | INTEREST<br>RATE | AMOUNT | ANNUAL<br>D/S | USE OF<br>FUNDS | COLLATERAL |
|--------------|-------|------------------|--------|---------------|-----------------|------------|
| _____        | _____ | _____            | _____  | _____         | _____           | _____      |
| _____        | _____ | _____            | _____  | _____         | _____           | _____      |
| _____        | _____ | _____            | _____  | _____         | _____           | _____      |
| <u>TOTAL</u> |       |                  |        |               |                 |            |

SUMMARY OF EXISTING COLLATERAL AVAILABLE FOR PROPOSED LOAN

|                            | Present Market<br>Value | Present Mortgage<br>Balance | Cost Less<br>Depreciation |
|----------------------------|-------------------------|-----------------------------|---------------------------|
| A. Land & Bldg.            | \$                      | \$                          | \$                        |
| B. Machinery &<br>Equip.   | \$                      | \$                          | \$                        |
| C. Furniture &<br>Fixtures | \$                      | \$                          | \$                        |
| D. Accounts<br>Receivable  | \$                      | \$                          | \$                        |
| E. Inventory               | \$                      | \$                          | \$                        |
| F. Other                   | \$                      | \$                          | \$                        |
| Total Collateral           | \$                      | \$                          | \$                        |

SUMMARY OF COLLATERAL TO BE ACQUIRED FOR THIS PROJECT

|                         | <u>Total Cost</u> | <u>Lien Holder &amp;<br/>Position</u> |
|-------------------------|-------------------|---------------------------------------|
| A. Land & Building      | \$ _____          | _____                                 |
| B. Machinery & Equip.   | \$ _____          | _____                                 |
| C. Furniture & Fixtures | \$ _____          | _____                                 |
| D. Accounts Receivable  | \$ _____          | _____                                 |
| E. Inventory            | \$ _____          | _____                                 |
| F. Other                | \$ _____          | _____                                 |
| <br>Total Collateral    | <br>\$ _____      |                                       |

If collateral to be acquired consists of machinery and/or equipment, appraisals must be attached if used and signed vendor quotes must be attached if new. If construction of a facility is involved estimated costs signed by a contractor or appraised value of new construction from blueprints must be attached.

If machinery and/or equipment is involved, attach a brief description with an itemized listing of cost.

Cost of installation, moving and transportation.                   \$

Place, including address, and manner of installation.

At location to be financed:

Present Annual Payroll (MO) \$ \_\_\_\_\_ Expected 1<sup>st</sup> Year End \$ \_\_\_\_\_  
 Expected 2<sup>nd</sup> Year End \$ \_\_\_\_\_

Present Number of Employees \_\_\_\_\_ Expected 1<sup>st</sup> Year End \$ \_\_\_\_\_  
 Expected 2<sup>nd</sup> Year End \$ \_\_\_\_\_

At other Missouri Locations:

Present Annual Payroll (MO) \$ \_\_\_\_\_ Expected 1<sup>st</sup> Year End \$ \_\_\_\_\_  
 Expected 2<sup>nd</sup> Year End \$ \_\_\_\_\_

Present Number of Employees \_\_\_\_\_ Expected 1<sup>st</sup> Year End \$ \_\_\_\_\_  
 Expected 2<sup>nd</sup> Year End \$ \_\_\_\_\_

If the proposed project results in the closing of facilities at other U.S. sites or the reduction of employees at such facilities, please indicate (on an attached sheet) the reasons for such closing or for such reduction set forth facts upon which the Board may determine that the necessity of assisting in the financing of the project will be in the public interest, now withstanding the closing or reduction of employees at these sites.

Following are several questions concerning the history and nature of the business and the rationale for the proposed project. The applicant is not obligated to answer each question and at the same time should not feel limited to only these questions:

Has there been any expansion or change of ownership?

What has been the reason for the company's growth?

Has there been any change in the company activities, new products, etc?

What advantages does your company/products have over your competitors and how does your volume compare to theirs?

Who are your major suppliers?

Who are your major customers?

How many customers do you service?

What percentage of business is done with your five largest customers?

Is your product seasonal?

What are your industry's trends?

If expanding to a new location, why did the company choose their particular site?

Explain what data the company used to determine the increase in customers, revenues and projects, as presented in the pro forma operating statements and cash flow projection.

What are the trends in employment in the area in which the company is moving (starting or expanding)?

Is the economic base of the surrounding area large enough to support the company's move (start-up or expansion)?

Has the effect of the existing competition been carefully evaluated?

Have other population characteristics of the market (including family size, age trends, median income, educational levels) been evaluated?

**SOUTHEAST MISSOURI REGIONAL PLANNING AND  
ECONOMIC DEVELOPMENT COMMISSION  
Revolving Loan Fund Application -  
Supplemental Information Checklist**

| Have  | Need  | N/A   |   |
|-------|-------|-------|---|
| _____ | _____ | _____ | 1. Brief history and description of your business, attach product description and product literature. If start up operation, include business plan. |
| _____ | _____ | _____ | 2. Resumes on company principals. Plus descriptions.  |
| _____ | _____ | _____ | 3. Brief description of the project and discussion of the benefits of RLF financing to your company.  |
| _____ | _____ | _____ | 4. Current Business Financial Statements - Less than 60 days old.   |
| _____ | _____ | _____ | a) Balance Sheet  |
| _____ | _____ | _____ | b) Income Statement   |
| _____ | _____ | _____ | c) Cash Flow Statement  |
| _____ | _____ | _____ | 5. Current Agings of A/R, A/P, and Taxes Payable (Must balance to #4).  |
| _____ | _____ | _____ | 6. Current Business Debt Detailed (Must balanced to #4 & #5).   |
| _____ | _____ | _____ | 7. Year end business financial statements - three years.  |
| _____ | _____ | _____ | 8. Business Tax returns - three years (include all documents).  |
| _____ | _____ | _____ | 9. Reconciliation of business net worth for last three years through current statement (Must reconcile to #4 & #7).                                 |
| _____ | _____ | _____ | 10. a) Monthly projection for 1st year, including Balance Sheet, Income Statement and Cash Flow.  |
| _____ | _____ | _____ | b) Year end projections for years 2 & 3, including Balance Sheet, Income Statement and Cash Flow.   |
| _____ | _____ | _____ | 11. Detailed narrative of assumptions used to develop #10.  |
| _____ | _____ | _____ | 12. Schedule of other debt financing planned for next 12 months.  |
| _____ | _____ | _____ | 13. Personal financial statements on each owner, partner, officer or 20% voting stockholder (as of same date as #4).                                |
| _____ | _____ | _____ | 14. Personal Tax returns - three years (include all documents).   |
| _____ | _____ | _____ | 15. Credit bureau reports:  |
| _____ | _____ | _____ | a) personal   |
| _____ | _____ | _____ | b) business   |
| _____ | _____ | _____ | 16. Affiliate companies (two years plus current financials).  |
| _____ | _____ | _____ | 17. Partnership agreement, if applicable.   |
| _____ | _____ | _____ | 18. Keyman insurance.   |
| _____ | _____ | _____ | 19. Franchise agreement and FTC disclosure statement of franchiser, if applicable.  |
| _____ | _____ | _____ | 20. Identification and documentation of your equity injection into the project and its source.  |

- |       |       |       |     |  |
|-------|-------|-------|-----|--|
| _____ | _____ | _____ | 21. | Listing of the collateral offered for this financing.        |
| _____ | _____ | _____ | 22. | Copies of purchase contracts and purchase orders.            |
| _____ | _____ | _____ | 23. | Appraisals, if applicable:                                   |
| _____ | _____ | _____ |     | a) land/building   |
| _____ | _____ | _____ |     | b) equipment   |
| _____ | _____ | _____ | 24. | Cost documentation: construction, machinery, equipment, etc. |
| _____ | _____ | _____ | 25. | Environmental protection report, if applicable.              |
| _____ | _____ | _____ | 26. | Purchase of business:  |
| _____ | _____ | _____ |     | a) letter describing reason for sale                         |
| _____ | _____ | _____ |     | b) copy of proposed buy-sell agreement                       |
| _____ | _____ | _____ |     | c) independent appraisal(s) of assets included in sale       |
| _____ | _____ | _____ |     | d) federal tax returns on business.                          |
| _____ | _____ | _____ | 27. | Corporate information:                                       |
| _____ | _____ | _____ |     | a) Articles of Incorporation                                 |
| _____ | _____ | _____ |     | b) Corporate By-laws   |
| _____ | _____ | _____ |     | c) Certificate of Good Standing from Secretary of State.     |
| _____ | _____ | _____ | 28. | Assumed name certificate (Trade name affidavit).             |
| _____ | _____ | _____ | 29. | Economic life statement- machinery and equipment.            |
| _____ | _____ | _____ | 30. | Copy of lease or proposed lease terms.                       |
| _____ | _____ | _____ | 31. | Summary of collateral.                                       |
| _____ | _____ | _____ | 32. | Construction proceeds of \$10M or more:                      |
| _____ | _____ | _____ |     | a) signed contract   |
| _____ | _____ | _____ |     | b) plans and specifications                                  |
| _____ | _____ | _____ |     | c) payment performance bond                                  |
| _____ | _____ | _____ |     | d) detailed cost breakdown.                                  |
| _____ | _____ | _____ | 33. | Flood hazard designation.                                    |