

**Instructions**

Each person who owns 20% or more of the business *must* complete this application in order to be considered. All financial information can be filled in with estimates. Know, however, that if you are pre-qualified, we will be asking for a complete and accurate personal financial statement and personal balance sheet from all applicants and guarantors.

Please submit application and **\$15** credit analysis fee (per applicant/guarantor) to BiGAUSTIN in person or by mail, 4100 Ed Bluestein Blvd., Ste. 207, Austin, TX 78721 or 912 Bastrop Hwy, Suite 210, Austin, TX 78741. For more information on the BiGAUSTIN microloan and training programs, or to receive help in completing this application, call (512) 928-8010 or visit our website, <http://www.bigAustin.org>.

**Personal Information**

Name: \_\_\_\_\_ Soc Sec #: \_\_\_\_\_  
Home Address: \_\_\_\_\_ Phone #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County \_\_\_\_\_ Mobile #: \_\_\_\_\_  
E-Mail: \_\_\_\_\_

**Business Information**

Name: \_\_\_\_\_ % Ownership: \_\_\_\_\_  
Description of Business: \_\_\_\_\_  
Business Address: \_\_\_\_\_ Phone #: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County \_\_\_\_\_ Fax #: \_\_\_\_\_  
Web Site: \_\_\_\_\_  
Startup Date: \_\_\_\_\_ Legal Entity:  Sole Proprietor  Partnership  Corporation

**Loan Request**

*Startups: up to \$2,500 if no Comprehensive Business Plan, up to \$15,000 if Comprehensive Business Plan*  
*Established businesses (min. 1 year sales & filed business income tax): up to \$35,000.*

Amount: \_\_\_\_\_  
Purpose:  Working Capital  Inventory  Equipment  Vehicle  Supplies  Other: \_\_\_\_\_  
Referred By: \_\_\_\_\_

**Collateral**

*Only assets that you own outright can be considered as collateral.*

Total Value of Business Assets: \_\_\_\_\_ Total Value of Personal Vehicles: \_\_\_\_\_

**Personal Cash Flow**

Total Monthly Income From All Household Sources: \$ \_\_\_\_\_  
Total Monthly Household Expenses: \$ \_\_\_\_\_

**Business Cash Flow**

Average Gross Monthly Sales: \$ \_\_\_\_\_  
Average Gross Monthly Expenses: \$ \_\_\_\_\_

<u>Estimated - Personal Assets Value</u>	<u>Estimated - Personal Liabilities</u>
Cash on Hand: ..... \$ _____	Total Credit Card Balance: ..... \$ _____
Savings/Checking, Stocks, etc.: ..... \$ _____	Total Bank/Student Loans Balance:.. \$ _____
Real Estate*: ..... \$ _____	Total Mortgage Balance: ..... \$ _____
Automobile*: ..... \$ _____	Total Auto Balance: ..... \$ _____
Life Insurance Value: ..... \$ _____	Other Liabilities: ..... \$ _____
Other Assets: ..... \$ _____	<b>(Please state total balance as listed on your last statement)</b>
* Current market value	

**Minimum Criteria Checklist**

Have you and/or the business ever filed bankruptcy? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_  
 If bankruptcy has been discharged please provide the type and the discharge date: \_\_\_\_\_

Do you have any collection items or unpaid taxes? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_

Do you have any outstanding police, public, or legal issues? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_

Are you or your business involved in any pending lawsuits? If Yes, please explain below ..... Yes \_\_\_ No \_\_\_

Do you owe any outstanding child support? ..... Yes \_\_\_ No \_\_\_

Have you ever defaulted on a federal government contract or student loan? ..... Yes \_\_\_ No \_\_\_

Is your business for profit or, if non-profit, a childcare center? ..... Yes \_\_\_ No \_\_\_

Do you have proof of owner equity? (i.e. cash to invest, receipts business purchases) ..... Yes \_\_\_ No \_\_\_

Do you have a written business plan including 2 years of cash flow projections? (required for start up businesses) ..... Yes \_\_\_ No \_\_\_

Are you a US citizen, or do you have a green card or other proof of residence? ..... Yes \_\_\_ No \_\_\_

Have you had 3 or more months of sales or do you have contracts for future sales? ..... Yes \_\_\_ No \_\_\_

**Additional Factors:**

Do you or someone else in your household have a secondary source of income? ..... Yes \_\_\_ No \_\_\_

Did your business make a profit last year? ..... Yes \_\_\_ No \_\_\_

Do you have formal training/experience in the field? ..... Yes \_\_\_ No \_\_\_

Have any personal or business bank accounts had checks returned NSF in the last 3 months?.. Yes \_\_\_ No \_\_\_

Do you own real estate property (excluding homestead)?..... Yes \_\_\_ No \_\_\_

Are you currently paying on a vehicle?..... Yes \_\_\_ No \_\_\_

Is there another person who would be willing to guarantee on your loan? ..... Yes \_\_\_ No \_\_\_

Will credit report show that you have been current with creditors over the past 2 years? ..... Yes \_\_\_ No \_\_\_

Have you addressed any derogatory statements on your credit report? ..... Yes \_\_\_ No \_\_\_

**Explanations:** (attach additional sheets if necessary)

---



---



---

**Authorization and Certification:**

I authorize BiGAUSTIN to make inquiries as necessary to verify the accuracy of the statements made and to determine my credit worthiness through a personal credit check. I hereby certify that all information contained in this document and any attachments is true and correct to the best of my knowledge.

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

*Only applications completed in their entirety, including submission of \$15 credit fee, will be considered.*

**For Office Use Only:** Date Received: \_\_\_\_\_ By: \_\_\_\_\_ Accept: Yes \_\_\_ No \_\_\_ Date: \_\_\_\_\_