WIND RIVER Development Fund
GENERATING ECONOMIC GROWTH & OPPORTUNITY

PO Box 661
Fort Washakie WY, 82514
P (307) 335-7330
F (307) 335-7332
info@wrdf.org | www.wrdf.org

Small Business Loan Checklist
$1,000.00 - $400,000.00

Applicant's Name: ____

Date Completed Application Received: ____

_____ 1. **Small Business Loan Application**

_____ 2. **Business Plan** including the following:

_____ a. Written or typed business plan
_____ b. Balance Sheet (for existing businesses)
_____ c. Financial Projections / Cash Flow (for new and existing businesses)
_____ d. Start-up costs (for new businesses)

_____ 3. **Copy of Photo ID**

_____ 4. **Personal Tax Returns**
Attach federal tax filings for the last three years for each stockholder, partner, officer, owner, or guarantor.

_____ 5. **Business Tax Returns** (if applicable)

Attach federal tax filings for the last three years.

_____ 6. **Business Incorporation Documents** (if applicable)
Attach business incorporation documents and TERO license if operating on the reservation.

_____ 7. **60 Days of Personal Bank Statements**

_____ 8. **60 Days of Business Bank Statements** (if applicable)

_____ 9. **Advertisement or Purchase Agreement**
Attach the listing, purchase agreement, or contract if you are buying real estate, machinery, equipment, or an existing business with your loan money, including the Seller's name and contact information

_____ 10. **Photos of Collateral**

When you submit the above listed items thoroughly, along with additional items requested by the coach,
you should hear back from a WRDF staff member within two weeks.
We look forward to reviewing your loan application!

LOAN APPLICATION PACKAGE

MICROLOAN, SMALL BUSINESS & AG LOAN

Thank you for your interest in our loan products. The Mountain Plains Native CDFI Coalition partners offer Microloans, Small Business Loans and Ag Business Loans to support business start-up and expansion. Please complete the forms in the package and submit the requested supporting documentation so that we can assess your readiness to receive a loan as well as support your progress towards your business and financial goals while you are a customer of our organization. All information is voluntary, confidential, and helps us continue to receive support from various sources.

If you have questions about items on this form or are not sure if certain questions apply to you, a member of our staff can address your concerns when you meet in person.

Wind River Development Fund is a member of the Mountain | Plains Regional Native CDFI Coalition (MPC) that has created the Regional Revolving Loan Fund to create access to capital that is vital for private sector growth in our region. The MPC consists of nine Native CDFI's located and serving the native communities located within the four-state area of South Dakota, North Dakota, Montana, and Wyoming.

WIND RIVER DEVELOPMENT FUND
3 ETHETE RD
PO BOX 661
FORT WASHAKIE, WY 82514
307-335-7330

LOAN APPLICATION: Microloan, Small Business Loan, Ag Business Loan

APPLICANT INFORMATION

APPLYING AS (check one below)

- ◯ Individual Applicant, Not a legal entity
- ◯ Joint, Spouse and/or Co-Applicant, Not a legal entity
- ◯ Entity Applicant: An entity is a corporation, joint venture, limited liability company, partnership, trust, enterprise, or other legal business organization comprised of one or more individual owners.

APPLICANT NAME	DATE OF BIRTH	SOCIAL SECURITY NO.
CO-APPLICANT NAME (if applicable)	**DATE OF BIRTH**	**SOCIAL SECURITY NO.**

ENTITY NAME (if applicable)	FEDERAL EIN/EMPLOYER ID NO.

TYPE OF ENTITY (check one below)

◯ Corporation ◯ Joint Venture ◯ Limited Liability Company ◯ Partnership ◯ Trust ◯ Enterprise ◯ Other: ___________________

PHYSICAL ADDRESS (write co-applicant info below if different)	CITY, STATE, ZIP (write co-applicant info below if different)
Co-applicant, if different:	Co-applicant, if different:
MAILING ADDRESS (write co-applicant info below if different)	**CITY, STATE, ZIP** (write co-applicant info below if different)
Co-applicant, if different:	Co-applicant, if different:

COUNTY (write co-applicant info below if different)	YEARS AT THIS ADDRESS
Co-applicant, if different:	Co-applicant, if different:

CELL NUMBER (write co-applicant info below if different)	HOME NUMBER (write co-applicant info below if different)
Co-applicant, if different:	Co-applicant, if different:
	EMAIL (write co-applicant info below if different)
	Co-applicant, if different:

Gender	ARE YOU A VETERAN from the U.S. ARMED FORCES?
◯ Female ◯ Male ◯ Prefer not to respond	◯ Yes ◯ No ◯ Prefer not to respond

Race

☐ American Indian or Alaska Native ☐ Asian ☐ Black or African ☐ Hispanic or Latino ☐ Native Hawaiian or other Pacific Islander ☐ White ☐ Prefer not to respond

This information is collected for federal reporting requirements.

Tribal Affiliation (Member or Descent)	Enrollment No. (if applicable)
HAVE YOU APPLIED FOR A TRIBAL BUSINESS LICENSE?	**IF YES, WHAT IS YOUR LICENSE NUMBER?**
◯ Yes ◯ No	

EMPLOYMENT AND INCOME

PRESENT EMPLOYER (if self-employed, write "self-employed"	YEARS WORKED AT THIS EMPLOYER

EMPLOYER ADDRESS	CITY, STATE, ZIP

POSITION/TITLE	TELEPHONE

CURRENT **GROSS** MONTHLY SALARY (BEFORE TAXES)	CURRENT **NET** MONTHLY SALARY (AFTER TAXES)

OTHER SOURCES OF INCOME (YOU ARE NOT REQUIRED TO LIST ALIMONY OR CHILD SUPPORT UNLESS YOU WANT THEM CONSIDERED FOR REPAYMENT ABILITY)

MONTHLY AMOUNT ($)	*SOURCE*

IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED IN THE NEXT TWO YEARS?	IF YES, PLEASE EXPLAIN.
☐ Yes ☐ No	

CREDIT INFORMATION

HAVE YOU EVER RECEIVED CREDIT FROM A BANK?	IF YES, PLEASE STATE DATE AND BANK.
☐ Yes ☐ No	

PLEASE LIST THREE CREDIT REFERENCES (MAY INCLUDE NON-TRADITIONAL FORMS OF CREDIT SUCH AS UTILITY COMPANY, CELLULAR PHONE, ETC)

NAME	*ADDRESS*	*PHONE*

BANKRUPTCY & LEGAL

PLEASE ANSWER THE FOLLOWING QUESTIONS BY CHECKING YES OR NO.

QUESTION	**YES**	**NO**
Is any applicant or entity currently delinquent in any debt? If yes, explain.	○	○
Has any individual applicant ever defaulted on any loan that was for a business purpose? If yes, explain.	○	○
Has any applicant or entity filed for bankruptcy protection in the last 7 years?	○	○
Are there any outstanding judgments against you?	○	○
Are you currently party to a lawsuit?	○	○

CHECKING & SAVINGS ACCOUNTS

ACCOUNT	NAME OF ACCOUNT HOLDER	INSTITUTION	ACCOUNT NUMBER	BALANCE
Checking				$
Savings				$
Other				$
Other				$
		TOTAL CASH FROM CHECKING & SAVINGS ACCOUNTS		**$**

LENDING REQUEST

Please provide the following information to tell us more about your loan request, including the amount you are requesting from the Mountain Plains Regional Native CDFI Coalition member organization, other sources of funds, and how you plan on using the funds. You will be asked to provide more detailed information about Owner's Equity and purchases included under Use of Funds on the next page. If you are planning to use funds as working capital, please use your cash flow projections to determine that amount.

LOAN REQUEST		USE OF FUNDS	
Total Loan Request	$	Working Capital	$
		Equipment, Machinery, Computers	$
		Furniture and Fixtures	$
Brief description of loan request:		Inventory	$
		Real Estate	$
		Owner's Equity	$
		Other	$
		Total Uses	**$**

Self-Certification of Construction Projects: I self-certify that this loan will be directed toward construction projects, including installation of equipment that will require work from a contractor.

◯ **Yes** ◯ **No**

Does any applicant (or executive officer or senior manager of Entity Applicant) have any past experience that is pertinent to this loan activity? If yes, explain. (Ranching/farming experience, classes, college, trainings, certifications, job experience, etc.)

Does any individual Applicant have any ownership in other businesses? If yes, explain.

(revised 08/2023)

COLLATERAL		
Please list items you are providing as collateral to secure the loan you are requesting, including new purchases made with loan funds.		
ITEM	VALUE	VALUATION DATE
	$	
	$	
	$	
	$	
	$	
Total Value of Collateral	**$**	

ALTERNATE CONTACTS	
PLEASE PROVIDE CONTACT INFORMATION FOR TWO PEOPLE WE CAN CALL IN CASE OF AN EMERGENCY OR IF YOU MOVE.	
CONTACT #1	**CONTACT #2**
NAME	NAME
RELATIONSHIP TO YOU	RELATIONSHIP TO YOU
PHONE NUMBER	PHONE NUMBER
ALTERNATE PHONE NUMBER	ALTERNATE PHONE NUMBER

Borrower's Acknowledgement

1. I represent and warrant that the MPC member organization is relying on the above information to make a decision regarding the extension of credit. I promise that this is a true statement of my financial condition as of the date listed below.
2. I certify that everything I have stated in the application and on any attachment is correct. The MPC member organization may keep this application whether or not it is approved. By signing below, I authorize the MPC member organization to check my credit and employment history and to answer questions others may ask about my credit record with the MPC member organization. I agree to provide receipts for the total amount of the loan if it is approved.
3. **I understand that the MPC member organization staff or representatives will contact me regularly to update my information for as long as I remain an active customer**. I understand this information is voluntary, confidential, and helps the MPC member organization support my progress and get resources to provide services to entrepreneurs and asset builders in my community. My signature below certifies that I will provide true and complete answers to the best of my knowledge.

Applicant Signature — Date

Co-Borrower Signature (if applicable) — Date

Entity Signature/Title (if applicable) — Date

MPC Member Organization Loan Officer — Date

PO Box 661
Fort Washakie WY, 82514
P (307) 335-7330
F (307) 335-7332
info@wrdf.org | www.wrdf.org

AUTHORIZATION TO RELEASE INFORMATION

I have applied for assistance or obtained a loan from the Wind River Development Fund (WRDF). As part of the process, WRDF may verify information contained in my request for assistance and in other documents required in connection with the request.

I authorize you to provide to WRDF for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references.
- Other consumer credit references.

I further authorize WRDF to order a consumer credit report and verify other credit information so that we can assess and support my asset building progress with WRDF. I acknowledge that this credit report request will appear on my record and is done in this way to receive my credit score and full report.

I understand that under the Right to Financial Privacy Act of 1978, 12 USC 3401, et seq., WRDF is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to WRDF without further notice or authorization, but will not be disclosed or released by WRDF to any other person or agency without my consent except as required or permitted by law.

The information WRDF obtains is only to be used in the processing of my request for assistance. A copy of this authorization may be accepted as an original. This authorization is valid until

Signature	Date
Print Full Name	Phone Number
Address	Date of Birth
City, State, Zip	Social Security Number

WIND RIVER
Development Fund
GENERATING ECONOMIC GROWTH & OPPORTUNITY

ACCESS TO CREDIT

By signing this form, I am confirming that credit is not otherwise available on terms and conditions that permit the completion or successful operation of the activity to be financed.

Print Full Name   Business Name

Signature   Date

PO Box 661, Fort Washakie, WY 82514 | www.wrdf.org | 307.335.7330

NON-DUPLICATION OF FEDERAL SUPPORT

I, the borrower, has applied for or received other federal funding sources for purposes related to the purpose for which this loan is being sought.

◯ Yes ◯ No

By signing below, I, the borrower, certify that no loan proceeds will be used to fund expenses for which the applicant has received other federal funding.

Borrower Name	Business Name
Signature	Date
Borrower Name (if needed)	Business Name
Signature	Date

Business Plan Guide

Please write one-two paragraphs about each section on a separate document.

Company Description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves, who your customers are, and goals for your business. Explain the competitive advantages that will make your business a success. Include your logo, product or service, and basic information about your company's history, leadership team, employees, and location.

This section is an overview, you will go into more detail in the following sections.

Market Analysis

You'll need a good understanding of your industry's outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. Who are your competitors? What do successful competitors do? Why does it work? Can you do it better?

Organization and Management

Describe how your company will be structured and who will manage it. Show how each person's unique experience will contribute to the success of your business. What is the vision for the future of your business and how will you manage it to achieve that vision?

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, LLC, Partnership, or Sole Proprietorship. Attach incorporation documents and licenses/permits to your plan.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and how the product lifecycle looks.

Be specific, and list out the consumers, organization, or businesses your company plans to serve. How will you price your product and bill your customers?

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs. Your goal in this section is to describe how you'll attract and retain customers. Describe how a sale will actually happen.

Funding Request

Give a detailed description of how much you are requesting and what it will be used for with a total. How will each item contribute to the success of your business? Do you have funds for closing costs or a down payment? Some items can be their own collateral for financing but it is a good idea to include other owned assets that could be considered as collateral.

Financial projections

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three years or since startup. If you have other collateral you could put against a loan, make sure to list it now.

If you are getting financing to start your business, include projected startup expenses and cash flow projections broken out by months for the first year and annually for three years. Make sure to clearly explain your projections and match them to your funding requests.