



**Pacific Northwest Tribal Lending,**  
**a Community Development Financial Institution**  
Previously, Lummi Community Development Financial Institution, 501 (c) (3)  
12 Bellwether Way, Suite 224 | Bellingham, WA. 98225  
360-594-6004 ph. | 360-594-6006 fax | [www.lummicdfi.org](http://www.lummicdfi.org)



Dear Applicant,

Thank you for applying a Business Loan, offered through Pacific Northwest Tribal Lending (PNTL). A complete loan package is required to process your loan; incomplete packets will not be accepted. Please submit the following documents:

- Business Loan Application (attached)
- Business Plan (outline attached)
- Copy of valid state issued ID (Driver's License or ID)
- Proof of Tribal affiliation
- 3 most recent paystubs (or other documentation to support income)
- 3 most recent bank statements (you may require up to twelve months of statements)
- Last 2 year's tax returns (individual and business, if applicable) or other income verification such as fish tickets
- Authorization of Release of Information (co-applicant must sign a separate form)
- Collateral description, if required

**Existing Businesses must also provide the following additional documents:**

- Year End Financials (Balance sheet and Profit & Loss, existing business only)
- Accounts Receivable and Accounts Payable Aging (existing business only)
- Profit & Loss Projections (2 years; spreadsheet available)
- Evidence of Business Insurance, including coverage of pledged collateral
- Appraisal and/or survey of pledged collateral
- Lease Agreement

***\*Please Note: There may be additional forms requested after the above documents are processed, depending on individual circumstances. Once your completed loan packet has been accepted, you will receive a written response within two weeks.***

If your loan is approved, there will be follow up surveys, the first one occurring 6 months after the loan closing date. Your input will let us know what works and what needs improvement within our organization. Participation in the follow-up surveys is a requirement of our loan programs. By initialing below, you are agreeing to follow up surveys through the duration of the loan with PNTL staff and/or technical assistance partners to determine progress and identify issues that may arise.

Initial here: \_\_\_\_\_

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| APPLICANT INFORMATION   |                             |
|---|-----------------------------|
| Full Name:  | Social security number:     |
| Tribal Affiliation:   |                             |
| Physical Address:   | # of years at this address: |
| City/State/Zip:   | County:                     |
| Mailing Address (if different):   |                             |
| Telephone:  | Email:                      |
| Date of Birth:  |                             |
| Are you a veteran? <input type="radio"/> YES <input type="radio"/> NO         | If yes, what branch?        |
| Highest level of education completed:   |                             |
| Are you Head of Household? <input type="radio"/> YES <input type="radio"/> NO |                             |

| EMPLOYMENT AND INCOME  |                 |                   |
|--|-----------------|-------------------|
| Present Employer:  | Position:       | # of years there: |
| Employer Address:  | City/State/Zip: | Phone:            |
| Present Salary: (gross) \$ /month  | (net) \$ /month |                   |
| Other Income:  | Source:         |                   |
| Do you receive public assistance? <input type="radio"/> YES <input type="radio"/> NO | Other:          |                   |

| CO-APPLICANT EMPLOYMENT AND INCOME   |                 |                   |
|--|-----------------|-------------------|
| Present Employer:  | Position:       | # of years there: |
| Employer Address:  | City/State/Zip: | Phone:            |
| Present Salary: (gross) \$ /month  | (net) \$ /month |                   |
| Other Income:  | Source:         |                   |
| Do you receive public assistance? <input type="radio"/> YES <input type="radio"/> NO | Other:          |                   |

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| BUSINESS INFORMATION  |                                       |
|---|---------------------------------------|
| <b>Business Name</b>  | <b>Employer Identification Number</b> |
|   |                                       |
| <b>Legal Structure</b>  |                                       |
| <input type="radio"/> Sole Proprietorship <input type="radio"/> Partnership <input type="radio"/> Limited Liability Company <input type="radio"/> Company |                                       |
| <b>Stage of Development</b>   |                                       |
| <input type="radio"/> Start-up <input type="radio"/> Existing Business  |                                       |
| <b>Current Number of Employees</b>  |                                       |
| Full Time:  | Part Time:                            |
| <b>Projected Number of Employees</b>  |                                       |
| Full Time:  | Part Time:                            |

| FUNDING REQUEST   |    |  |    |
|---|----|--|----|
| Use of Funds: Complete the following table to determine the amount of loan you need, what you will use the funds for, and what resources you have available to secure your loan. NOTE: Loan funds are disbursed directly to vendor, not reimbursed for prior purchases. |    |  |    |
| Amount Needed:  |    | Use of Funds (use "new purchases" section below to itemize; please be specific, attach invoices/estimates) |    |
| Amount requested from PNTL  | \$ | Working Capital  | \$ |
| Owner's equity/pre-purchases:   | \$ | Equipment, Machinery, Tools  | \$ |
| Other Investors:  | \$ | Vessel, Trailer,   | \$ |
| Total Sources: Please describe funding sources for this project (including personal funds already invested):  |    | Vehicle (for business)   | \$ |
|   |    | Other Gear, Engine, Appliances   | \$ |
|   |    | Inventory  | \$ |
|   |    | Other: _____   | \$ |
|   |    | Other: _____   | \$ |
|   |    | Total Project Cost   | \$ |
| Repayment Period Requested: _____   |    | Source of Repayment: _____   |    |
| Comments:   |    | Comments:  |    |

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|  |              |    |
|--|--------------|----|
|  | <b>Total</b> | \$ |
|--|--------------|----|

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| COLLATERAL: List your collateral (include year, make and model) |       |                |                     |
|---|-------|----------------|---------------------|
| Item  | Value | Appraisal Date | Appraisal Attached? |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
|   | \$    |                |                     |
| <b>Total Value</b>  | \$    |                |                     |

**PERSONAL FINANCIAL STATEMENT**

| Assets                             |    | Liabilities                         |    |
|------------------------------------|----|-------------------------------------|----|
| <i>Liquid Assets</i>               |    | <i>Short Term</i>                   |    |
| Cash (checking + savings accounts) | \$ | Credit Card 1: Pmnt: _____          | \$ |
| Short Term Investments             | \$ | Car Loan: Pmnt: _____               | \$ |
| Treasury Bills                     | \$ | Liens/Taxes Due: Pmnt: _____        | \$ |
| Savings Certificates               | \$ | Loan of Life Insurance              | \$ |
| Money Market Funds                 | \$ | Installment Loan: Pmnt _____        | \$ |
| Cash Value of Life Insurance       | \$ | Accounts Payable:                   | \$ |
|                                    |    | Credit Card 2: Pmnt: _____          |    |
|                                    |    | Other: _____                        |    |
| <b>Total Liquid Assets</b>         | \$ | Other: _____                        | \$ |
|                                    |    | <b>Total Short-Term Liabilities</b> | \$ |

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| <b>Investment Assets</b>           |    | <b>Long Term Liabilities</b>         |    |
|------------------------------------|----|--------------------------------------|----|
| Notes Receivable                   | \$ | Loans to purchase personal assets    | \$ |
| Marketable Securities/Bonds        | \$ | Loans to acquire business            | \$ |
| Business Vehicles                  | \$ | Mortgage on personal residence       | \$ |
| Real Estate (Investment)           | \$ | Note to business                     | \$ |
| Other                              | \$ | <b>Total Long-Term Liabilities</b>   | \$ |
| Retirement Funds (401K, Roth, etc) | \$ | <b>Total Liabilities</b>             | \$ |
| <b>Total Investment Assets</b>     | \$ |                                      |    |
| <b>Personal Assets</b>             |    |                                      |    |
| Residence: Pmnt: _____             | \$ | Financed by: _____; Bal Owing: _____ |    |
| Other Real Estate Property         | \$ | Financed by: _____; Bal Owing: _____ |    |
| Computers /Electronics             | \$ |                                      |    |
| Household Furnishings              | \$ |                                      |    |
| Vehicles                           | \$ |                                      |    |
| Other                              | \$ |                                      |    |
| <b>Total Personal</b>              | \$ | <b>NET WORTH</b>                     | \$ |
| <b>TOTAL ASSETS</b>                | \$ | <b>DEBT / WORTH</b>                  | %  |

| <b>Income</b>           | <b>Amount (per month)</b> | <b>Monthly Expenses</b>            | <b>Amount (per month)</b> |
|-------------------------|---------------------------|------------------------------------|---------------------------|
| Borrower's Salary       | \$                        | Rent / Mortgage                    | \$                        |
| Spouse's Salary         | \$                        | Utilities                          | \$                        |
| Bonus / Commissions     | \$                        | Sewer / Water                      | \$                        |
| Alimony / Child Support | \$                        | Food / Groceries / Take out        | \$                        |
| Investment Income       | \$                        | Childcare                          | \$                        |
| Real Estate Income      | \$                        | Insurance (vehicle, home, medical) | \$                        |
| TANF / Cash Aid         | \$                        | Internet / Phone / Cell Phone      | \$                        |
| Per Cap                 | \$                        | Cable / Satellite                  | \$                        |
| Social Security         | \$                        | Subscriptions (Netflix, Hulu)      | \$                        |
| Business Net Income:    | \$                        | Alimony / Child Support            | \$                        |
| Other: _____            | \$                        | Gas                                | \$                        |
|                         | \$                        | Grooming/Personal Expenses         | \$                        |
|                         | \$                        | Miscellaneous                      | \$                        |
| <b>Total Income</b>     | \$                        | <b>Total Expenses</b>              | \$                        |

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**Personal Finance Statement Continued**

- Have you ever filed for bankruptcy?       YES       NO
- Are there any outstanding judgements against you?       YES       NO
- Are you currently a party to a lawsuit?       YES       NO

**BORROWER'S ACKNOWLEDGEMENT**

I certify that all responses provided on this application and attachments are true and correct.  
 By signing below, I am giving authorization for PNTL staff to check my credit and employment history.  
 I understand that PNTL is relying on the information I have provided to decide regarding the extension of credit.

\_\_\_\_\_  
 Applicant's Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-Applicant's Signature

\_\_\_\_\_  
 Date

**FEDERAL REPORTING**

**DATA INFORMATION:**

The Following information is requested by the Federal government to maintain compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to provide this information, but we encourage you to do so. This information will not be used in evaluating your application nor to discriminate against you in any way. However, if you choose not to provide it, we are required to note the race and ethnicity of applicants based on visual observation or surname. If you don't wish to provide the information below, please check the appropriate box:

I do NOT wish to provide gender, ethnicity, or race information. Initial: \_\_\_\_\_  
 I will provide the information. (Please complete section below)

|                                   |  |   |   |
|-----------------------------------|--|---|---|
| Gender:                           | <input type="radio"/> Male               | <input type="radio"/> Female              |   |
| Ethnicity:                        | <input type="radio"/> Hispanic           | <input type="radio"/> Non-Hispanic        |   |
| Race (Mark all that apply):       | <input type="checkbox"/> Native American | <input type="checkbox"/> Caucasian        | <input type="checkbox"/> Pacific Island |
|                                   | <input type="checkbox"/> Asian           | <input type="checkbox"/> African American | <input type="checkbox"/> Other          |
| Data information was provided by: | <input type="radio"/> Applicant          | <input type="radio"/> PNTL Staff          |   |

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**Authorization to Release Information**

I hereby authorize Pacific Northwest Tribal Lending (PNTL), a Native Community Development Financial Institution, to access my credit report, which will be obtained from TransUnion and Experian, on \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ for purposes of providing me with financial counseling.

I understand that this inquiry into my credit constitutes a “soft inquiry” and will not adversely affect my credit or credit rating. While this credit report and score pulled by PNTL on my behalf will be used to provide me with financial counseling, it is understood that I will not receive a copy of this credit report. Notwithstanding the foregoing, I understand that I have the right to dispute information with the credit bureau, to request reinvestigation, and to have corrected reports reissued to previous recipients of this credit report, if warranted.

I understand that credit information is sensitive and that there may be inherent risks to accessing such data; I have had the opportunity to ask PNTL staff questions regarding such risks. I further understand that all of my personal information will be held confidential by Pacific Northwest Tribal Lending.

**Signatures:**

\_\_\_\_\_  
**Applicant Full Legal Name**

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
 Applicant Date of Birth

\_\_\_\_\_  
 Applicant SSN#

\_\_\_\_\_  
**Co-Applicant Full Legal Name**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
 Co-Applicant Date of Birth

\_\_\_\_\_  
 Co-Applicant SSN#

**Address:**

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

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### **Business Plan Outline**

A business plan should include, at a minimum, information related to the areas listed below:

a. **Company Overview:** Describe the nature of your business.

- What is the purpose of the business? What product or service are you selling?
- What is unique about your business? What are your company's strengths and weaknesses?
- Who are the key managers? Describe their experience and qualifications.
- What is the legal structure of the business? Please include a copy of the business License

b. **Business Operations:** Describe how your business works.

- How is the business organized operationally? How many employees are there? What are their specific jobs? How much do you pay your employees? Do you offer other benefits?
- Who are your attorneys, accountants, or consultants that assist in management?
- How do you manage your company financially? Do you use a manual or computerized accounting system? Who oversees this? What areas need improvement?
- How do you price your product or service? How much price flexibility do you have?
- Do you extend payment terms to your customers?
- Who are your suppliers? Do they extend terms to you? Do you have alternative suppliers?
- Where is your business located? How does this help or hurt your business? Do you rent, lease, or own your business location? Are the facilities adequate for your business needs?
- What specialized needs does your business have (that is, special licenses, equipment, permits)?

c. **Business Environment:** Describe your customers and competitors.

- Who are your target customers? Where are they located?
- How large is the target market for your product or service? Is the market growing, stable or shrinking?
- What are your marketing and advertising strategies?
- What contracts or purchase orders do you currently have?
- Who are your competitors? What are your competitor's strengths and weaknesses?
- Have any competitors failed recently? Why? What are your competitive advantages?

Please note that these questions are only a guide to some of the topics you may need to address. Not all of them will apply to all businesses, and just answering this list of questions will not adequately describe every business. For assistance in developing a business plan, you can contact Nancy Jordan, Executive Director at PNTL at [NancyJ@LummiCDFI.org](mailto:NancyJ@LummiCDFI.org) or (360) 594-6004.

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