

# FINANCIAL ASSISTANCE REQUEST

SADC de Baie-des-Chaleurs



<b>1. BUSINESS</b>				
Name of business:				
Description of business's activities:				
Legal form:	<input type="checkbox"/> Company <input type="checkbox"/> Sole owner <input type="checkbox"/> Partnership <input type="checkbox"/> Cooperative <input type="checkbox"/> Non-profit organization			
Address:				
City:		Postal code:		
E-mail:	Telephone:			
<b>2. BORROWER (S)</b>				
Name:				
Address:				
City:				
Postal code:				
% of shares:				
Telephone:				
Cell phone:				
E-mail:				
Level of completed education:	<input type="checkbox"/> High School <input type="checkbox"/> Vocational training <input type="checkbox"/> College or technical training	<input type="checkbox"/> Bachelor's <input type="checkbox"/> Graduate diploma <input type="checkbox"/> Other	<input type="checkbox"/> High School <input type="checkbox"/> Vocational training <input type="checkbox"/> College or technical training	<input type="checkbox"/> Bachelor's <input type="checkbox"/> Graduate diploma <input type="checkbox"/> Other
<b>3. FINANCING REQUEST</b>				
Requested financing from the SADC:				
<input type="checkbox"/> Regular loan <input type="checkbox"/> Transfer Strategy	\$ <input type="checkbox"/> Capital stock \$ <input type="checkbox"/> Green Strategy	\$ <input type="checkbox"/> Youth Strategy \$ <input type="checkbox"/> Digital Strategy	\$	
<b>PROJECT COST</b>		<b>\$</b>	<b>PROJECT FINANCING</b>	<b>\$</b>
Working capital			Banking institutions	
Inventory			SADC	
Building			Capital outlay	
Equipment			Other:	
Other:			Other:	
<b>Total :</b>			<b>Total :</b>	
<b>4. JOBS</b>				
Number of current jobs:				
Number of jobs created as a result of the project:				

## 5. DECLARATION

There is no litigation pending or anticipated, nor any proceedings before any court, commission or agency pending or anticipated, and there are no judgments rendered against the company or the applicant, except: \_\_\_\_\_

Previous commercial or personal bankruptcy:  No  Yes If yes, indicate the date: \_\_\_\_\_

Does the company or applicant have any unpaid taxes or other government debts?  Yes  No  
If yes, is there a reimbursement agreement? (If so, the agreement must be annexed to the form)  Yes  No

These statements are made for the purpose of obtaining financing from the SADC de Baie-des-Chaleurs and are true and accurate to the best of our knowledge. The company agrees that all additional information required by the SADC de Baie-des-Chaleurs must be submitted before the financial application can be analyzed.

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Signature of 1<sup>st</sup> borrower

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Signature of 2<sup>nd</sup> borrower

Date

## Business

## 6. APPLICANT'S AUTHORIZATION

I, the undersigned (borrower) \_\_\_\_\_, declaring myself to be duly authorized to act on behalf of (name and corporate name of business) \_\_\_\_\_, hereby request the assistance of the SADC.

I declare to be acting on my personal behalf and on that of the business as regards the signing of the present document.

I hereby authorize the SADC to carry out with any individual, commercial concern, organization or institution, all forms of enquiry that it may deem necessary.

I authorize the SADC to obtain or exchange information with the company's financial partners and accounting firm, as well as with any personal information agent, in order to establish or verify my financial situation or that of the company. This authorization is valid both for the period prior to obtaining financing and for the entire period during which the file is active with the SADC.

I am aware that the request I am submitting to the SADC may not necessarily be approved. Any steps I may take or decisions I may make prior to obtaining the SADC's decision are my full and entire responsibility. I renounce any legal action against the SADC as regards damages related to any advice that the SADC and/or its representatives may have given me in good faith and recognize that the present request constitutes in no way an obligation on the part of the SADC.

Signed in , on this the day of 20 .

Signature of 1<sup>st</sup> borrower

Signature of 2<sup>nd</sup> borrower

I authorize SADC to use my e-mail address for follow-up and information purposes  Yes  No

### **File analysis fees:**

There are applicable fees related to the analysis of your file, which are 125\$ for a request under 50 000\$ or 250\$ for a request of a larger sum. In the case of a Youth Strategy Loan or short-term financing, the fee is 1% of the loan amount. These fees cannot exceed 250\$.

## 7. SUSTAINABLE DEVELOPMENT

The SADC de Baie-des-Chaleurs integrates a company's environmental, social and governance (ESG) factors into its analysis of financing applications. It mainly considers the following elements:

- Environmental: responsible sourcing
- Social: workforce attraction and retention
- Governance: planning and strategy

**Financial incentives** (e.g., interest rate reduction) **and/or support** may be allocated to companies demonstrating a certain level of ESG ambition or practices. This is why we invite you, if you wish, to answer the following questions. Please note that there are no right or wrong answers, the aim being simply to enable us to assess some of your current ESG practices.

### RESPONSIBLE SOURCING

**Responsible sourcing means procuring goods and services in a way that takes into account their impact on the environment, society and the economy.**

- Does the company have a responsible sourcing or purchasing policy?  
 No       Yes      If yes, please attach.
- When making purchases, does the company take sustainability criteria into account (e.g. bulk purchasing, recycled materials, organic products, circular economy, etc.) if the cost is less than or equal to that of equivalent products?  
 No       Yes      If yes, which ones? \_\_\_\_\_
- Does the company give priority to local suppliers?  
 No       Yes
- Does the company promote responsible purchasing among its staff?  
 No       Yes

### WORKFORCE ATTRACTION AND RETENTION

**Workforce attraction and retention are two different strategies within a company.**

- Does the company dispose of:
  - a. Employment contracts?       No       Yes
  - b. A human resources policy?       No       Yes      If yes, please attach.
- Does the company offer training to its employees?  
 No       Yes      If you have a written training plan, please attach it.
- Does the company recognize and reward high-performing employees?  
 No       Yes      If yes, how? \_\_\_\_\_
- Does the company have an integration plan for new employees?  
 No       Yes      If you have a written integration plan, please attach.

## PLANNING AND STRATEGY

**Planning and strategy involve setting goals, defining objectives and determining the best course of action to achieve them.**

- Does the company have a procedure in place:
  - a. To assess its financial performance?  No  Yes
  - b. To assess its sustainability performance?  No  Yes
- Have the company's mission, vision and values been defined?  
 No  Yes      If yes, please attach.
- Does the company have a sustainable development policy?  
 No  Yes      If yes, please attach.
- Does the company have a strategic plan?  
 No  Yes      If yes, please attach.

## PRIVACY POLICY:

By submitting one or more pieces of personal information to the SADC de Baie-des-Chaleurs through this form, you expressly consent to the collection, use, disclosure and retention of such personal information by the SADC in accordance with the terms, conditions and privacy policy found on the SADC website. We will only collect personal information necessary for the purposes for which it was collected, and we will limit the sharing of personal information to those individuals and entities that are necessary for the purposes for which it was collected. We do not sell, rent or share your personal information with third parties for marketing purposes.

## ANNEX

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### REQUIRED SUPPORT DOCUMENTS

Section to be filled out by SADC

- Project description (concept and details)
- Names of shareholders/associates/managers (%)
- Curriculum vitae
- Personal balance sheet
- Real financial statements (last 3 years)
- Up-to-date interim financial statements
- Financial forecasts (2 years) and hypotheses
- Copy of contracts in hand
- Client accounts and supplier accounts (itemized)
- Bank confirmation
- Purchase offer or deed
- Evaluation of costs and supporting documents
- Transfer plan
- Include forecast of expected return on investment.
- Include proof that the company has the necessary resources to implement and maintain the project.
- List of equipment
- Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### RETURN TO:

- Annie Boudreau aboudreau@sadcbe.ca
- Vanessa Ratté vratte@sadcbe.ca
- Stéphanie Audet saudet@sadcbe.ca
- Noémie Lévesque nlevesque@sadcbe.ca