

ACCESS Community Capital Fund (“ACCESS”) is a registered charity that provides affordable microloans and supports to people facing barriers getting a loan from banks due to low income, lack of collateral or poor credit history.

The ACCESS minimicroloan program assists individuals living in the Greater Toronto Area (GTA) who want to start or expand a small business or upgrade their skills to improve their employability, obtain certification, purchase tools of the trade and require funds for expenses such as marketing, inventory, and equipment or a short course or training program of not more than 12 months in duration.

The loans are up to a maximum of \$1000.

Loans cannot be used to pay off a debt or other loans.

Applicant Eligibility:

- Must be 18 years of age or older;
- Must be an Ontario Permanent Resident including a person to whom refugee protection has been conferred under the Immigration and Refugee Protection Act
- Must live in the Greater Toronto Area (GTA);
- **Must demonstrate at least one of the following:**
 - Acceptance into a training program and cost of training program;
 - A job offer;
 - Need for tools and/or equipment, together with cost;
 - Need for business supplies and cost of supplies;
- Completed application and necessary supporting documents.

Required Documents: (Please contact us if you have any questions)

- Two government Issued IDs: e.g. driver’s license and/or passport;
- Proof of residence, e.g. utility or phone bill;
- Current Resume or work history;
- Letter of enrollment into training program or course and cost info
Or quotation(s) for tools, equipment or business related costs;
- Three references (*no friends or family members*);
- Credit report;
- We may require a credit report prior to disbursing the loan;
- We may require proof of income;
- We will require receipt of purchase made with the loan.

Part One: Personal & Contact Information

Please complete the application in full. If there is missing information, your application will not be considered. Two government issued photo IDs and proof of address will be required.

First & Last Name			
Home Address		Postal Code	
Home Phone #		Cell Phone #	
Email Address			
Are you 18 or older?		Y	N
Are you a Permanent resident of Ontario and GTA?		Y	N
Are you the primary or sole provider in your home?		Y	N
If YES to above, how many dependents are in your home?			
Do you have an active bank account?		Y	N
Alternate Contact		Relationship	
Home Phone #		Cell Phone #	

How did you learn about ACCESS Community Capital Fund? Check all that apply & specify.

- ACCESS Website
- Social media (Facebook, Twitter):
- Internet search:
- Brochure or Flyer:
- Community organization (List the name):
- Friend:
- Other:

Please list your current or previous work experience. Attach your current resume.

	Company Name	Position	Start Date	End Date	Full/Part Time
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____

Please list 3 references and contact info. At least 2 references have to be professional contacts.

	Name	Company	Position	Telephone & Ext.
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____

Part Two: Monthly Household Income & Expenses

For yourself (and your spouse or common-law partner)

Monthly Income

Type of Income	Yourself	Your Partner	Total (\$)
Self-employment	\$	\$	\$
Wages	\$	\$	\$
Employment Insurance (EI)	\$	\$	\$
Ontario Works Benefits (OW)	\$	\$	\$
Disability Benefits	\$	\$	\$
CPP or other pensions	\$	\$	\$
Spousal Support	\$	\$	\$
Other:	\$	\$	\$
Total Monthly Income (A)	\$	\$	\$

Monthly Expenses

Type of Expense	Total (\$)
Rent or Mortgage (Specify)	\$
Hydro	\$
Food	\$
Clothing	\$
Transportation	\$
Medical	\$
Childcare	\$
Loan or credit card payment (incl. OSAP)	\$
Spousal support	\$
Entertainment	\$
Other	
Total Monthly Expenses (B)	\$

Assets (*The money you have*):

Type of Asset	Yourself	Your Partner	Total
Cash	\$	\$	\$
Savings or Investments	\$	\$	\$
Real estate (home etc.)	\$	\$	\$
Vehicle	\$	\$	\$
Tools & equipment	\$	\$	\$
Other:	\$	\$	\$
Total Assets (C)	\$	\$	\$

Liabilities (*The money you owe*):

Type of Liability	Yourself	Your Partner	Total
Loans	\$	\$	\$
Taxes owing	\$	\$	\$
Rent or Mortgage owing	\$	\$	\$
Car loan	\$	\$	\$
Credit cards	\$	\$	\$
Other (Specify):	\$	\$	\$

Other:	\$	\$	\$
Total Liabilities (D)	\$	\$	\$

Part Three: Loan Information

Tell us why you need the loan, how you will use it and when you expect to repay it. Loans are subject to a **\$25 admin fee** which will be added to the total approved loan. The loan committee will make a final decision on loans and the repayment period. Provide supporting documents.

Amount Requested	\$
Purpose of the loan (What will you use the loan for?)	
Describe the activity (business, training/certification or tools of the trade) for which you need the loan as indicated above.	
Date needed by:	Day: Month: Year:
Expected repayment period (Cannot exceed 12 months)	() months

For the amount requested, how will you repay the loan?

Tell us about your credit history and any past/current debts as well as efforts to address them.

Tell us the difference the loan will make in achieving your goals for employment or self-employment.

Availability for a loan interview

An interview with Loan Officers is mandatory. Please list at least **3 week days** and times you are available. Interviews will take place at an agreed upon location between the applicant and interviewers.

Daytime Hours Available	Evening Hours Available
Monday:	Monday:
Tuesday:	Tuesday:
Wednesday:	Wednesday:
Thursday:	Thursday:
Friday:	Friday:

Part Four: Applicant Consent & Declaration

Legal Name (Full): _____

Date of Birth: _____

By signing below you are authorizing ACCESS, as part of your loan application, to collect, use, and disclose your personal information that you provide to us or that we may otherwise collect in connection with this loan application for the identified purposes listed below. To achieve the identified purposes listed below, personal information may be collected from and disclosed to third parties such as government or industry agencies, insurers, credit bureaus and reporting agencies, financial products dealers, financial institutions, and references you have provided in support of this loan application. Social Insurance Number, birth date or other identifiers, if collected, may be used to verify your identity, including matching credit reports. If you are providing to us personal information about another individual, such as a family member or reference, or in the case of a commercial client, information about an employee, agent, or representative, then you confirm that you have obtained authorization from them to consent to the above on their behalf.

We collect, use and disclose your personal information to:

- Verify your identity and evaluate your loan application;
- We may require a credit report or related financial history, and verify your current and ongoing creditworthiness and other information you have provided in connection with this loan application and providing credit information to potential creditors, credit bureaus and credit reporting agencies;
- Detect and prevent fraud;
- Compile statistics, conduct market research and report to regulatory and industry agencies;
- Meet legal, regulatory, security and processing requirements;
- Determine prices, fees and premiums;
- Analyze the suitability of our products or services for you;
- Investigate and settle claims;
- With your consent, determine your eligibility for products and/or services that may be of an interest to you from various business partners with whom we have formed an association, and offering these products and services to you;
- With your consent, refer you to financial planning services;
- With your consent, contact you to conduct market research;
- Provide you with ongoing services;
- Establish and maintain communications, and to respond to your inquiries; and
- For other purposes, with your consent or as permitted or required by law.

Please note that a service fee may be exchanged between financial service providers for the service work needed to provide your name and information to such third parties. **(Continued on next page)**

Applicant's Consent:

Please note that your consent is necessary for us to process your loan application. You may withdraw your consent at any time upon reasonable written notice, subject to legal or contractual restrictions. Please note that the withdrawal of consent will affect our ability to provide you with the products and services that you would like to receive.

_____ *(Please Initial)* Yes, I consent to being contacted for the purposes of market research related to the loan program;

_____ *(Please Initial)* Yes, I consent to the use of my personal information for the purposes of determining my suitability for, and contacting me regarding, financial planning services that may be of interest to me;

_____ *(Please Initial)* Yes, I consent to the use of my personal information for the purposes of determining my suitability for, and contacting me regarding, products and/or services of third parties that may be of interest to me.

Name (Please Print): _____ Signature: _____

Applicants Declaration:

I, _____ (**applicant's name**) am applying for this loan in good faith, and have answered the questions truthfully and to the best of my ability.

I commit to repaying the full amount of the loan and related interest charges regardless of the success or performance of my business or job search. I recognize that ACCESS will take every reasonable measure to recover from me the full value of outstanding loan payments in the event of default. I also recognize that, in order to render a good decision, the ACCESS team will undertake to verify the Information provided by me in this application.

On approval of the loan, I agree to pay an administration fee of \$25.

If required, I agree to provide ACCESS with a credit report. This information will be shared with the Loan Review Committee of Access Community Capital Fund. ACCESS is hereby authorized to use such information in its respective determination of whether to extend me credit. I understand that ACCESS and all members of the Loan Review Committee have pledged to treat this information with the strictest confidence and will ensure that no person outside the ACCESS team has access to it.

Notwithstanding any other provision hereof or any other document or agreement between myself and ACCESS Community Capital Fund, I acknowledge that neither ACCESS nor any of its volunteers, contractors or staff will have any liability in tort, contract or otherwise for any loss, damage or claim, judgement, cost or expense of any kind (collectively "Damages") that I assert or sustain as a result of any advice or services arising out of, or in connection with, this loan application or the granting of such a loan under the ACCESS microcredit program.

I agree to indemnify ACCESS and any of its volunteers, contractors or staff against, and to hold each harmless from, any and all proceedings, Damages, and liabilities, directly or indirectly, incurred by or taken against any of them arising out of or in connection with this loan application or the granting of such a loan under the ACCESS microcredit program.

Name (Applicant): _____ **Name (Witness):** _____

Signature: _____ **Signature:** _____

Date: _____ **Date:** _____