



**Northern Kentucky Area Development District  
Revolving Loan Fund Program**

*Application Checklist*

**For New (Start-up) Business:**

- \_\_\_ 1. Business Plan, including Jobs Statement
- \_\_\_ 2. Personal Financial Statement *(For all owners with 20% or greater ownership)*
- \_\_\_ 3. Last Three Years Personal Federal Income Tax Returns *(For all owners with 20% or greater ownership)*
- \_\_\_ 4. Projected Balance Sheet
- \_\_\_ 5. Three Years Income and Cash Flow Projections
- \_\_\_ 6. Completed NKADD Loan Application
- \_\_\_ 7. Credit Check Authorizations Signed *(For all owners with 20% or greater ownership)*
- \_\_\_ 8. Bank Rejection / Partial Commitment Letter

**For Existing Businesses:**

- \_\_\_ 1. Business Plan, including Jobs Statement
- \_\_\_ 2. Personal Financial Statement *(For all owners with 20% or greater ownership)*
- \_\_\_ 3. Last Three Years Personal Federal Income Tax Returns *(For all owners with 20% or greater ownership)*
- \_\_\_ 4. Last Three Years Corporate/Business Federal Income Tax Returns
- \_\_\_ 5. Projected Balance Sheet
- \_\_\_ 6. Three Years Income and Cash Flow Projections
- \_\_\_ 7. Completed NKADD Loan Application
- \_\_\_ 8. Credit Check Authorizations Signed *(For all owners with 20% or greater ownership)*
- \_\_\_ 9. Bank Rejection / Partial Commitment Letter