



**NORTHERN KENTUCKY AREA DEVELOPMENT DISTRICT
REVOLVING LOAN FUND**

REQUIRED INFORMATION

Following is a list of information that should be submitted in the NKADD Revolving Loan Fund Application:

- Section I. Business Information:
 - Please answer all questions.
- Section II. Ownership Information:
 - Please answer all questions.
- Section III. Business Financial Information:
 - You may use a separate sheet for this section if necessary, however, indicate “see attached sheet number _” if you do so.
 - List outstanding loans and/or any other liabilities held by the business.
 - List deposits, investment accounts and other liquid assets held by the business.
 - Please note that if the business is a start-up, personal information regarding liabilities and assets should be provided.
- Section IV. Sources and Uses of Project Funds
 - **We need to know exactly how much money that you are requesting, and how you plan to use it.**
 - You may enter figures in just one row, or all of them, depending on your needs. For example, if you are purchasing the building, as well as equipment, enter how much you plan to pay for each. If you plan to use some of the loan money for working capital, note that as well.
 - Use the Owners Equity Injection column to show how much money you are personally investing in the business, and for what use.
 - Use the NKADD RLF column to indicate how you would use the money you are requesting from the Revolving Loan Fund.
 - If you are also securing financing from a private lender, indicate that in column three and, if applicable, column four.
 - Total all figures to show how much RLF money and how much owner equity (as well as any other private lender that you might be using) will be injected into the project if your loan is approved.
- Section V. Collateral Information
 - Please complete this section while remaining aware that the value of the collateral that you put up for the loan must equal or exceed the amount you borrow.
- Section VI. Business Background Information
 - Provide a written paragraph(s) describing the following:
 - Your business experience in this company and in this field.
 - Products and/or services to be offered

- Analyze your competition. Are there competitors nearby? How many? What makes your business unique?
 - Also provide your marketing plan, how do you intend to promote your business? What factors do you foresee leading to its growth?
- Section VII. Miscellaneous Information:
 - Please answer all of the questions fully, and explain your answers if necessary.
- Section VIII. Additional Required Documentation
 - Make special note that, if you have provided information about jobs “maintained,” you must provide a brief statement detailing why the jobs would be lost without funding. If you plan to create any jobs, provide a timetable for when you plan to do so.
 - Please provide all other requested materials as well.
- Section IX. General Certification:
 - Both portions of this section must be signed in order for the loan to be processed.