



LOAN APPLICATION FORM

Revolving Loan Fund name _____

Address _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

Contact Person _____ Phone _____

Bookkeeper _____ Phone _____

Amount of request _____ Tax ID # _____

Proposed use of funds _____

Some of the information on the following checklist may be included in a strategic plan or similar document. Please attached the document and note it on the checklist. If you do not have the information requested, please include a note on the checklist or provide an explanation on a separate sheet. Please call if you have any questions.

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| <ul style="list-style-type: none"> <input type="checkbox"/> Application Information above <input type="checkbox"/> Mission Statement <input type="checkbox"/> Copy of corporate certificate (Articles of Incorporation, By Laws, Tax Exempt Status Form) <input type="checkbox"/> Business Plan <input type="checkbox"/> History of RLF <input type="checkbox"/> Balance Sheets - Last 3 year-end audited statements and current internally prepared statement. <input type="checkbox"/> Income Statements - Last 3 year-end audited statement and current internally prepared statement <input type="checkbox"/> Minimum 3 year Projected Balance Sheet and Income Statement <input type="checkbox"/> List of operating revenue sources <input type="checkbox"/> List of outstanding loans showing amounts, payment status and other information as available | <ul style="list-style-type: none"> <input type="checkbox"/> Loan Portfolio by Risk Rating <input type="checkbox"/> Loan Loss Reserve Reconciliation <input type="checkbox"/> Loan Policy <input type="checkbox"/> Underwriting Policy <input type="checkbox"/> Loan Loss Reserve Policy <input type="checkbox"/> Market Definition <input type="checkbox"/> Programs Offered (loan, technical assistance, etc.) <input type="checkbox"/> Brochures and other marketing materials <input type="checkbox"/> Organizational Chart <input type="checkbox"/> List of Staff and job descriptions or outline of basic duties <input type="checkbox"/> List of Board of Directors <input type="checkbox"/> Loan committee minutes (example) <input type="checkbox"/> Loan Review for Loan committee (example) <input type="checkbox"/> Achieved Results toward mission |
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APPLICATION SDREI Capital Investment Fund

SDREI HAS DEVELOPED THE CAPITAL INVESTMENT FUND FOR THE PURPOSE OF:

- Building the capacity of South Dakota's Revolving Loan Funds.
- Assisting Revolving Loan Funds to raise capital and leverage additional capital to finance business and community economic development activities.
- Providing an effective and fiscally responsible mechanism through which investors can support business and community economic development throughout the state.

PRODUCTS: Easily accessible, reasonably priced notes. The notes are interest bearing but do not require principal repayment until maturity. A 1% loan fee is charged.

LENDING LIMITS: SDREI will limit its lending exposure to each Revolving Loan Fund based on the financial position and characteristics of each Revolving Loan Fund applying for SDREI loan funds. It is the goal of SDREI to be one of various credit sources for each Revolving Loan Fund.

IN ORDER TO QUALIFY: Revolving Loan Funds must demonstrate capacity to use capital productively and that the Revolving Loan Fund use of capital is consistent with SDREI's mission.

REQUESTS FOR FUNDS SHOULD INCLUDE DOCUMENTATION ON THE FOLLOWING:

- **Mission and Strategy:** The Revolving Loan Fund's mission, plan, demonstrated results and progress toward achieving its mission.
- **Programs and Market:** The Revolving Loan Fund's understanding of their market needs and the programs to meet those needs.
- **Financing Activities and Performance Measures:** The organization's financing activities, including its lending process, risk management policies and portfolio's performance.
- **Staff and Management:** The organization's management and staff experience, competencies and organizational structure.
- **Board and Governance:** The organization's Board of Directors and governance structure including a copy of its Articles of Incorporation, bylaws and tax-exempt status (if applicable).
- **Capitalization:** The organization's ability to identify and obtain appropriate capital for the organization's financial programs.
- **Finance and Operations:** The organization's finances and operations, including the most current audited (if available) and current (no more than 60 days) financial statements.
- **Need:** Explanation of the need for the capital request.
- **Request:** The amount of capital for which the Revolving Loan Fund is applying.

(Documentation may be provided by a combination of existing information, short narratives, or actual documents. If the Revolving Loan Fund is not currently able to provide documentation of one or more of the above, please explain.)

For Additional Information:

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