



HARVESTER ENTERPRISE LOAN PROGRAM

Application Form

(Note: Application form required for each partner or shareholder)

Request for:			
Loan Guarantee Only <input type="checkbox"/>		Loan Guarantee and:	
		Interest Rebate Option <input type="checkbox"/>	
		Downpayment Loan Option <input type="checkbox"/>	
1. Harvester Information			
Applicant Name		Business Phone	
Key Contact		Residence Phone	
Business Location		E-mail	
2. Identification Section			
Surname	Given Name(s)	Birth Date	SIN
Address (P.O. Box, Street and Town/City)			Postal Code
Marital Status	Spouse's Name	No. of Dependents	Spouse's Employer
Spouse's estimated annual income (\$): From Work		Spouse's estimated annual income (\$): From other sources	

3. Purpose of Funding Request				
4. Project Costs (\$)		Proposed Financing (\$)		
Vessel Acquisition		Applicant's Investment		
Vessel Upgrades		Downpayment Loan*		
Equipment Acquisition		Financial Institution		
License Acquisition				
Other:				
Total		Total		
<p>*Maximum Down payment loan from the Innovation and Business Investment Corporation (IBIC) is equal to 10% of project cost for purchase or construction of a vessel or 15% of project cost for acquisition of a license or enterprise to a maximum of \$450,000.</p>				
5. Principal owners and management of business				
Name	Ownership %	Position	Management Function	
6. Employment				
Job Categories	Total Employment Prior to Funding	New Jobs Created	Jobs Maintained	State Crew percentage
Permanent Full Time				
Permanent Seasonal				

Permanent Part Time				
Seasonal Part Time				
7. Financial References				
	Firm	Contact Name	Telephone	
Bank				
Accountant				
8. Fisheries related information				
Is fishing your main occupation? <input type="checkbox"/> YES <input type="checkbox"/> NO				
If yes, for how long? _____ Years				
Are you a core fisherperson? <input type="checkbox"/> YES <input type="checkbox"/> NO				
State type of fishery and prime fishing season.				
Have you enclosed a copy of your fishing license(s)? <input type="checkbox"/> YES <input type="checkbox"/> NO				
(If no, please explain.)				
State areas authorized to fish.				
To whom and where was the catch sold?				
State share percentage & dollar value:				
Please insert below for both Crew and Vessel owner.				
Crew _____ % \$ _____		Vessel owner _____ % \$ _____		
Fishery related training courses, diplomas and certificates held:				

Do you own a fishing vessel(s)? <input type="checkbox"/> YES <input type="checkbox"/> NO							
If yes, describe in table below.							
Registered name of Fishing Vessel	Length (ft)	Type of Construction	Outstanding Bounty		CFV No.	Year built	Vessel Location
			<input type="checkbox"/> YES	<input type="checkbox"/> No			
			\$				
Have you had any previous loans with the Government of Newfoundland and Labrador? <input type="checkbox"/> YES <input type="checkbox"/> NO							
If so, when?				Was the loan paid as agreed? <input type="checkbox"/> YES <input type="checkbox"/> NO			
If not, explain why below:							
Have you ever declared bankruptcy: <input type="checkbox"/> YES <input type="checkbox"/> NO							
9. Loan related information							
How many years will you need to repay the loan(s) (Between 10 and 20 years possible)?							
What is the best month for you to make your yearly payment?							
Sources of Down Payment				Amount (\$)			
Owner's cash:							
HELP Down Payment Loan:							
Other source(s) Specify:							
Other source(s) Specify:							
Total:							
Have you worked at anything other than fishing in the past 2 years? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, for each year indicate name/address of each employer, type of work, what months you worked and income from each employer.							
Year	Employer					Income (\$)	

10. Business Financial Information

Provide as an attachment to this application the below information:
i.) Previous and current years income and expense statements. (Income tax returns are acceptable.);
ii.) Two years forecast of revenues and expenses;
iii.) Details of historical and forecast revenues according to: species, volumes and price; and
iv.) If incorporated, a recent balance sheet detailing the businesses assets and liabilities.

11. Personal Financial Position

ASSETS (\$)		LIABILITIES (\$) (Plant, Bank, Finance Company, and Others.) **	
Cash, Bonds, Savings, Investments			
RRSP			
Fishing Gear			
Fishing Vessel(s)			
Land, House(s), Cottage(s)			
Rental Property			
Vehicle(s), *			
TOTAL ASSETS:	\$	TOTAL LIABILITIES:	\$
		NET WORTH:	\$

* Attach a sheet providing details of vehicles, ATV's, travel trailers or other assets.
** Attach a sheet providing details of loans (including any monies owing to Provincial Government Departments) - terms, monthly payments, interest rate, security, and purpose.

Applicant’s Declaration / Consent and Disclosure

The undersigned, on behalf of _____ hereby authorizes the Department of Jobs, Growth and Rural Development known as the “Department”:

- to make any inquiries or obtain information concerning the financial affairs of the applicant, shareholders and /or proprietors from any party including but not limited to such persons, firms, corporations of other government agencies as it deems necessary in order to reach a decision on this application;
- to consult with the Canada Revenue Agency and obtain copies of Income Tax Return and other related documents for each of the past two years assessed; and
- access to the applicant's operations and assets described in this application.

The Applicant hereby:

- acknowledges that the appraisals, inspection, reviews of plans or other documentation performed by government inspectors are done solely for the purposes of securing interests of The Department in connection with its granting of a guarantee. The Applicant further acknowledges and agrees that the provincial government and its officials shall not in any circumstances be liable for any loss, damage, defect or delay which may arise as a result of such appraisals, inspection and/or reviews;
- authorizes the bank to provide the Department with full information concerning the operating and financial position of the applicant;
- confirms that all the information and representations submitted in connection with this application are true and correct to the best of the knowledge and belief of the undersigned;
- certifies that all debts owing to Provincial Government departments and/or its agencies, by the applicant and its affiliated/associated companies and shareholders, have been disclosed in this application, including any amounts settled or written off by the applicant, its affiliated/associated companies and its shareholders in the last six years;
- agrees that the acceptance of this offer shall be considered to include agreement to make public the loan amount and name of the recipient together with the purpose and other information pertaining to employment created.

I declare that I am a Canadian citizen, resident in the Province of Newfoundland and Labrador and/or a registered Newfoundland and Labrador company and I certify that the information contained in this application and schedules attached hereto are true and correct in all aspects.

Signature of Authorized Signing Officer

_____ Date: _____
Title

Signature of Authorized Signing Officer

_____ Date: _____
Title

Applications will only be accepted from participating financial institutions to FishHELP@gov.nl.ca

Inquiries may be directed to 709.729.6123

Privacy and Confidentiality Notice

Information is being collected under the authority of section 61(c) of the Access to Information and Protection of Privacy Act, 2015. We will only use the personal information collected by or provided to the Department for purposes directly related to the application and for statistical analysis and reporting under the Fisheries Loan Guarantee Program. Information you provide us in confidence, both personal and business-related, will be kept confidential unless

- you approve its release, or
- we are required or authorized by laws such as the **Access to Information and Protection of Privacy (ATIPP) Act, 2015** to release it.

If you have questions regarding privacy and confidentiality, please contact: Access to Information and Protection of Privacy (ATIPP) Coordinator Department of Jobs, Growth and Rural Development by email: ATIPP-JGRD@gov.nl.ca