



Self-Help Charter School Loan Application

Thank you for your interest in Self-Help. We have been a charter school lender since 1997 and look forward to using our experience to serve your school.

If you have not already contacted a Self-Help loan officer about your project, we encourage you to do so before submitting a loan application package. In this introductory conversation about your school and your specific financing needs, we can give you important information about the application process.

In this loan application package, you will find several forms to complete and an application checklist to help you keep track of what must be submitted. You may complete the necessary forms by hand or electronically. Please sign the original copy of this application in ink and return it to your loan officer. Please also make a photocopy for your files.

Contact our team prior to submitting your application

by email at charterschools@self-help.org

You can mail your completed loan application to your loan officer at:

Attn: [Your Loan Officer]
Self-Help
P.O. Box 3619
Durham, NC 27702-3619

For more information please visit:

www.self-help.org/charterschools



Ownership & Economic Opportunity for All

Loan Application Check-List

Instructions: Please use this check-list as you prepare your loan application, and submit a copy with your final application. Please check-off each item as completed or note the expected completion date on the "Status Line". If an item on this list does not apply to your application, please note "not applicable" on the "Status Line." It is generally best to provide us a complete application package vs. submitted parts separately. If you have questions concerning the required materials, please contact your loan officer. Please be aware that we may need to request additional items not on this list in order to process your application.

Self-Help Forms:

Status

- Loan Application
- Business Notes Payable Schedule
- Credit Disclosure Statement

Additional Items:

Status

Financial Information:

- Financial Statements (internal for last three years)
- CPA Audits and IRS 990's (last three years)
- School's Detailed Operating Budget (current and next year)
- School's Projected Operating Budget (next five years)
- Enrollment Figures (past, current and projected)
- Fundraising Plan

Organization Information:

- Management Resumes*
- Board Roster (with brief bios)*
- Organizational Chart*
- Staff Roster*
- Business Plan or Strategic Plan*

Project Information:

- Project Cost Plan
- Lease (current and/or future)
- Purchase Agreement for Property (if applicable)
- Plans, Specifications and Architect Contract (if construction)
- Cost Estimate and/or Contractor Bids (if construction)
- Property Appraisal (most recent)

Charter Authority Informatino

- Charter Agreement and/or Application for Charter
- Current Enrollment Form (as submitted to Authority)
- Reviews, Notices or Warnings from Authority (last two years)

*Please note that your school's original charter agreement or application may contain some of the requested documents. Please check your charter agreement or application to see if they are included; provide separate copies only if information has been updated.



Creating and Protecting Ownership and Economic Opportunity

Commercial Loan Application

BASIC INFORMATION Please tell us about your business or organization.

Business or Organization Name			Who referred you to us?		
Street Address			City		
State	Zip Code	County	Federal Tax ID # (if incorp.)		
Type of Business		Date Started	Today's Date		
Legal Structure (please check one)					
<input type="checkbox"/> C Corporation		<input type="checkbox"/> S Corporation		<input type="checkbox"/> Nonprofit Corporation	
<input type="checkbox"/> Legal Partnership		<input type="checkbox"/> Sole Proprietorship		Are you thinking about changing your legal structure? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Contact Person		Business Phone ()	Home Phone ()	E-mail	
Briefly describe your business or organization & what you plan to do with this loan:					

PROJECT INFORMATION Please tell us about your project and/or start-up budget.

Uses of Funds		Sources of Funds	
Land and/or Building Purchase	\$ _____	Loan Requested	\$ _____
New Building Construction	\$ _____		
Building Improvements	\$ _____	Owner's Investment	\$ _____
Machinery and Equipment	\$ _____		
Inventory	\$ _____	Other Funding Sources (specify) \$ _____	
Working Capital	\$ _____		
Other _____	\$ _____		
Other _____	\$ _____		
Total Project Uses	\$ _____	Totals should equal	Total Project Sources \$ _____

COLLATERAL Please tell us about the assets available to secure this loan.

Asset	Value of Asset	Loans on Asset	Address of Asset
Property 1	\$ _____	\$ _____	
Property 2	\$ _____	\$ _____	
Inventory & Equipment	\$ _____	\$ _____	
Accounts Receivables	\$ _____	\$ _____	
Other (please specify):			

MANAGEMENT INFORMATION AND ACKNOWLEDGEMENTS

Please read the following and complete the information below

Other Possible Co-Signers on the Loan:

The undersigned hereby certifies that the information contained in this application and related materials is true and correct. The undersigned hereby further certifies that the proceeds of any loan made as a result of this application will be used for business or organizational purposes only and will not be used for personal or consumer purposes. The undersigned hereby affirms that he or she does not discriminate on the basis of race, color, religion, national origin, gender, marital status, or age. The undersigned hereby acknowledges that (1) no loan officer has authority to commit Self-Help to any loan without prior approval by Self-Help's credit committee and (2) any loan commitment must be in writing and signed by an authorized representative of Self-Help. Self-Help is authorized to make all inquiries Self-Help deems necessary to verify the accuracy of this statement and to determine the creditworthiness of the business or organization. The undersigned also authorizes Self-Help to answer questions and inquiries from others seeking credit experience information about the business or organization.

Please provide this information for the Executive Director, Treasurer and/or Board Chairperson.

Name (print) _____	Name (print) _____	Name (print) _____
Address _____ _____	Address _____ _____	Address _____ _____
SSN or TIN ____ / ____ / ____	SSN or TIN ____ / ____ / ____	SSN or TIN ____ / ____ / ____
Date of Birth _____	Date of Birth _____	Date of Birth _____
% Ownership _____	% Ownership _____	% Ownership _____
Title/Function _____	Title/Function _____	Title/Function _____
Signature _____	Signature _____	Signature _____
Date _____	Date _____	Date _____

Please send this application form and the required attachments to the Self-Help office nearest you, as listed below. We suggest that you keep a copy of the materials you are sending to Self-Help, since we will not be able to return them to you.

IMPORTANT: Please refer to the enclosed checklist. Complete all necessary forms and attach additional items listed on the checklist. Your application CANNOT be processed without inclusion of ALL required materials. If you have any questions about your application, please call a Self-Help office.

CHARTERING AUTHORITY INFORMATION

In this section, please provide information about the State or District Authority that has issued your school charter.

Charter Authority Contact Person _____

Contact's Phone Number _____ Fax Number _____

Email Address _____

Date Charter Issued _____ Expected Date of Renewal Review _____

Does your school qualify as a charter school according to your state's definition of a charter school? Yes No

Does your school qualify as a charter school according to the federal definition of a charter school? Yes No

ENROLLMENT AND STUDENT INFORMATION

Current Enrollment _____ (as of this date: ___/___/___) Next Year Enrollment _____

Current Grades Served (e.g., K-6, 7-12, etc) _____ Next Year Grades Served _____

Current Enrollment Capacity at Present Facility _____ Title I School? _____

How many new student spaces will this loan allow your school to create? _____ Maximum Permitted Enrollment (per charter agreement) _____

In the section below, please indicate the number of students at your school in each of the following categories. Use data from the most recently completed school year. For schools not yet in operation, leave these spaces blank.

Most Recently Completed School Year (20___/20___) Total Enrollment _____

Special Education _____ Eligible for Free or Reduced Lunch _____ Limited English Proficiency _____

Caucasian _____ Hispanic _____ Asian _____ Native American _____ African American _____

Returning from Previous School Year _____ On Waiting List _____

Students Retained for the Most Recent School Year _____ (from the beginning to the end of the same school year)

SCHOOL GOVERNANCE CONTACT INFORMATION

Chair of Charter School Board _____

Business Phone Number _____ Fax Number _____

Email Address _____

Treasurer of Charter School Board _____

Business Phone Number _____ Fax Number _____

Email Address _____

FACILITY INFORMATION

Do You Lease or Own Your Current Facility? _____ Current Square Footage _____

Monthly Mortgage or Rent Payment \$ _____ Years in Current Facility _____

PROFESSIONAL SERVICES INFORMATION

Does Your School Use an Educational Service Provider? Yes No If Yes, Company Name _____

Is Your School a Member of a Charter School Network? Yes No If Yes, Network Name _____



**DISCLOSURE OF RIGHT TO REQUEST
SPECIFIC REASONS FOR CREDIT DENIAL**

The undersigned Applicant hereby acknowledges that he/she is aware that under the provisions of the Equal Credit Opportunity Act, he/she has the right to receive a written statement of the specific reason(s) for the denial if this application for credit is denied. To obtain the statement, please contact Self-Help within sixty (60) days from the date of notification of the credit denial.

Self-Help
Commercial Loan Department
301 West Main Street
PO Box 3619
Durham, North Carolina 27702

Self-Help will send the Applicant a written statement of the reason(s) for the denial within thirty (30) days of receiving the request for the statement.

Applicant Signature

Date

Please sign above and return a copy of this form to us with your application materials.
Retain a copy for your files.

**CERTIFICATION REGARDING DEBARMENT, SUSPENSION, AND
OTHER RESPONSIBILITY MATTERS**

ABOUT THIS CERTIFICATION

This is a certification that asks that you, a Self-Help applicant, to confirm with Self-Help that you are not knowingly debarred or suspended from transactions related to the Federal government. Because Self-Help receives Federal funds for some lending programs, Self-Help is required to provide this certification from prospective borrowers in compliance with Federal Executive Order 12549 and guidance issued in the Federal Register, Volume 70, No. 168, pages 51863 through 51880 for "Governmentwide Debarment and Suspension (Nonprocurement)." The Department of Commerce will rely on this certification when deciding whether to award the covered transaction, grant or cooperative agreement.

Applicants should refer to the regulations and instructions for certification included in the regulations before completing this form. Applicants can also read more about this on the U.S. General Services Administration website: [Frequently Asked Questions: Suspension & Debarment | GSA](#).

DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS

As required by Executive Order 12549, Debarment and Suspension, for prospective participants in primary covered transactions (the Loan).

- (1) The prospective primary participant (the Loan Applicant) certifies to the best of its knowledge and belief, that it and its principals:
 - a. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
 - b. Have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
 - c. Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
 - d. Have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for cause or default.
- (2) If the Loan Applicant is unable to certify to any of the statements in this certification, the Applicant must attach an explanation to this certification.

As the duly authorized representative of the applicant, I hereby certify that the applicant will comply with the above applicable certification(s).

Name of Applicant	Project Name
Printed Name of Authorized Representative	Title of Authorized Representative
Signature	Date