



1444 Eye Street NW, Suite 201 Washington DC 20005  
202.689.8935 202.689.8938 (fax) [www.pcgloanfund.org](http://www.pcgloanfund.org)

## PCG Loan Application

Thank you for your interest in a loan from PCG! Before completing an application, we strongly encourage you to visit our website, [www.pcgloanfund.org](http://www.pcgloanfund.org), which will provide you with an overview of the loan application process, our investment objectives, eligibility requirements, evaluation criteria, fees, and key underwriting questions. We also recommend you contact our **Chief Lending and Credit Officer**, Lucy Tuck, at 202.689.8935 x 223 with any questions you may have about the application process.

PCG's loan application consists of the following:

- **Submission of a \$250.00 application fee with completed package**
- **Applicant Information**
- **Business Plan**
- **Financial Data**
- **Social Impact Data**
- **Required Supporting Documents**
- **Management Information and Acknowledgements**

Your application must include all the items discussed in these sections. Items or questions not applicable to your organization should be answered as N/A or "Not Applicable." If you have a question about an item's applicability to your organization, please contact the PCG directly.

Applications, along with **audited financial statements** for past three (3) years and 990's if **applicable**, should be **submitted electronically** in pdf.file format via e-mail to the following address: [tuckl@pcgloanfund.org](mailto:tuckl@pcgloanfund.org).

If the application cannot be submitted electronically, please mail one (1) original of your application along with the required attachments to:

**Partners for the Common Good, Inc.**  
1444 Eye Street NW, Suite 201  
Washington, DC 20005  
Attn: Chief Lending and Credit Officer

**Applicant Information**

Date Submitted: \_\_\_\_\_

Business/Organization Name:	Who referred you to PCG?
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Mailing address:	Street Address (if different):
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Federal Tax ID #:	Year founded:
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**Type of Business or Organization:**  
 Are you a nonprofit organization? Yes  No   
 If no, 1) Are you an affiliate or subsidiary of a nonprofit organization? Yes  No   
 2) What is your corporate structure?  
 Limited Liability Corp.  C Corporation  S Corporation  Other \_\_\_\_\_

Website address:	Affiliate, Subsidiary, or Parent Organization:
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Contact Person:	Title:
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Phone:	Fax:	Email (required):
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**Loan Request & Type**

Loan Amount Requested: \$ \_\_\_\_\_ (Min. loan - \$50,000, Max. loan - \$750,000)

Requested Annual Interest Rate: \_\_\_\_\_ %

Term: _____ Yrs. (Max. available term is 5 years)	When do you need the loan?
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**Loan Type (please check one):**  
 Building Acquisition, Construction or Improvements  Equipment & Machinery  
 Working Capital  Inventory  Other \_\_\_\_\_

**Collateral**

PCG requires collateral for all loans. <sup>1</sup> List the assets that may be available to secure this loan.

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

Is this collateral used to secure any other loan?

<sup>1</sup> Recognizing the unique circumstances of its borrowers, PCG tries to be flexible regarding the type of collateral it will accept.

If the collateral is a foundation grant or government contract, list contact person and submit a copy of the award letter or contract.

Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

### Loan Purpose

Please briefly describe your organization and what you plan to do with this loan (a more detailed explanation should be reserved for the business plan).

Please briefly explain how your organization and the proposed project are consistent with PCG's mission.

Has your organization or any affiliate received funding from PCG or its predecessor funds (PCG 2000, PCG Loan Fund)? If so, discuss when and amount of loan approved.

Are other sources of funding, in addition to your loan request from PCG, required to resolve your financing need? If so, please describe and give the amount required.

Have these sources been committed or secured?

### Business Plan

Your application must include a narrative that addresses each of the items or topics listed below. The review team values brevity and conciseness.

- \_\_\_ Mission, history and social impact accomplishments
- \_\_\_ Program design and implementation plan and/or proposed project
- \_\_\_ Project budget, funding sources and uses
- \_\_\_ Market area, trends, customers and competition
- \_\_\_ Social impact strategy and projections
- \_\_\_ Financial plan, track record and feasibility
- \_\_\_ Capacity, skills and experience of management and staff, outside professional services, board and committees
- \_\_\_ Operational capacity
- \_\_\_ Technical assistance and institutional capacity building needs

## Financial Data

Please attach the following to your application. PCG reserves the right to ask for additional information at its sole discretion.

- Audited financial statements with management letters for the past 3 years, including balance sheets, statement of income and expenses, and cash flow statement (*If audited financial statements are not available for the past 3 years, please provide compiled financial statements for as many years as possible*).
- Federal 990's for the past 3 years
- Current Accounts Receivable Aging Report (for lines of credits requests only)
- Most recent monthly or quarterly internal financial statements.
- Current Debt Schedule (List all existing business debts including payment amount, interest rate, and loan term.)
- Current approved Annual Operating Budget for your organization.

## Social Impact Data

Once your application is received, you will be asked to complete a baseline **Social Impact Survey** before the PCG Loan Advisory Committee reviews your application.

*In addition, please provide where applicable:*

**Project address:** \_\_\_\_\_  
\_\_\_\_\_

Project Census Tract: **State Code** \_\_\_\_\_ **County Code** \_\_\_\_\_ **Tract No.** \_\_\_\_\_  
(please refer to <http://app.ffiec.gov/geocode/default.htm> to gather this data)

Project Hot Zone (fill in if known, otherwise leave blank) \_\_\_\_\_  
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**Office address:** \_\_\_\_\_  
\_\_\_\_\_

Office Location Census Tract: **State Code** \_\_\_\_\_ **County Code** \_\_\_\_\_ **Tract Number** \_\_\_\_\_  
(please refer to <http://app.ffiec.gov/geocode/default.htm> to gather this data)

Office Location Hot Zones (fill in if known, otherwise leave blank) \_\_\_\_\_

## Required Supporting Documents

- Borrower's Articles of Incorporation & Bylaws, or other corporate establishing documents
- IRS letter on 501(c)(3) status of the applicant or its parent organization
- Current List of Corporate Officers and Board of Directors
- Resumes and job descriptions of key staff, i.e. Executive Director etc...
- Name and address of Borrower's attorney, bank, accountant, consultants
- List of available current capital equipment, property or other assets with current appraised or estimated value that may be pledged as collateral for the loan.

If applicable:

- Corporate/Board Resolution to borrow funds

- \_\_\_ Current (less than 6 months old) appraisal of the collateral pledged for loan
- \_\_\_ Environmental Phase I Study for loans collateralized by real estate
- \_\_\_ Copies of any other studies performed (e.g. survey, structural engineering, etc...)
- \_\_\_ List of Project/Development team members (i.e. architect, engineer, environmental consultant, general contractor, property manager, etc...)
- \_\_\_ Copies of Commitment Letters from other funders for the project

**MANAGEMENT INFORMATION AND ACKNOWLEDGMENTS**  
 Please read the following and complete the information below.

The undersigned hereby certifies that the information contained in this application and related materials are 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 undersign hereby affirms that he or she does not discriminate on the basis of race, color, religion, national origin, gender, martial status, veteran status or age. The undersigned hereby acknowledges that: (1) no loan officer has authority to commit Partners for the Common Good, Inc. (PCG) to any loan without prior approval by PCG's loan committee, and (2) any loan commitment must be in writing and signed by an authorized representative of PCG to be valid. PCG is authorized to make any and all inquires PCG deems necessary to verify the accuracy of this statement and to determine the creditworthiness of the business or organization. The undersigned also authorizes PCG to answer questions and inquires from other financial or credit reporting institutions seeking credit experience information about the business or organization.

**Please sign below and provide the information requested. Nonprofit Organizations: Please provide information requested for the Executive Director, Treasurer or Board Chairperson duly authorized to transact business on the part of the agency or organization.**

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