# Rural Economic Area Partnership REQUEST FOR FINANCIAL ASSISTANCE

# **Revolving Loan Fund**

				_
1)	Name of Business	: ExSample Stor	<b>age Facility</b> Funds R	equested <b>\$ 50,000</b>
	Business Address:	627 Main Stree	et, REAP Zone City, ND	55555
	Telephone: <b>701-5</b> ! Cell - Sherman <b>70</b> !	<b>55-0000;</b> Cell - Peabod <b>1-555-4444</b>	y <b>701-555-3333</b>	
		ofunmail.com, Peabod	y@funmail.com, Sherr	man@funmail.com
٥١	Procent and Futur	e Principal Owners:		
<u> </u>	First Name	Last Name	Address if Different	% Ownership
Pea	abody	Jones	627 Residence Lane	50%
	abody	301163	REAP Zone City	3070
She	erman	Jones	629 Residence Lane	50%
			REAP Zone City	
			,	
3)	Type of Ownershi	p 4) Type of Proj	ect 5) Type of Busir	ness
	X Corporation	X Start Up	☐ Primary Sec	tor
	☐ Partnership	☐ Expansion	☐ Retail Secto	r
	☐Sole Proprietor	☐ Retention	X Service Sec	tor
	☐Political Subdivisio	n □Relocation	☐ Tourism	
	$\square$ Other	$\square$ Other	$\square$ Other	
EIN	I & DUNS Identifica	ation #: <b>91-5555555</b>	Years in business: <b>0</b>	
nd	ustry Experience: I	None Lead B	ank: Commercial Lend	ing Company
f t	his is a relocation,	state from where: <b>Not</b>	Applicable	
•	f the answer to an application.	y of the following ques	tions is yes, please atta	ch an explanation to
	copy rights or	ness or principals have trademark protection o h this project?	•	□Yes X No rices
	Have you ever	declared bankruptcy?		□Yes X No
	•	outstanding judgemen siness or any of the pri		☐ Yes X No
	Are any existir	ng business loans delind	quent?	☐ Yes X No

### 7) Sources and Uses of Project Funds

Source	Amount	Terms	Use
Peabody Jones	25,000	Personal Savings	Working Capital
Commercial Lending	400,000	5% Int. for 10 years	Construction &
			Equipment
REAP RLF	50,000	3% for 5 years	Equipment
Sherman Jones	25,000	Personal Savings	Working Capital

Owner Equity—Type Cash Value \$50,000

% of Total - 20%

## 8) Proposed Jobs – Five Full Time

Job Description	Current	Full Time	Full Time	Part Time	Total
		Created	Retained	Retained	FTE's
Facility Manager		X			1
Security Manager		X			1
Facility Staff /Security Staff		X			2
Fork Lift Operator/Security		X			1
Staff					

9) A comple	ted Request for Fin	ancial Assistanc	e should have the following	items attached:
	eneral business plan ding Criteria	or project desc	ription and the Loan Processo	or's Assessment of
othe		if applicable, a l	inding and/or commitment for etter from the local develops	
√ A th	ree year profit & los	s projection for	the business and personal fi	nancial statements
appl	licable. These items	will be kept con	ver 20% and for the existing b fidential and not be a part of State of North Dakota	
Are any of th	ne principals related	to REAP Invest	ment Board Staff or Board M	embers? □ Yes X No
Are you or w	vill you be doing bus	iness with any f	REAP Investment Board Staff	or Board Member? □Yes X No
			RUE AND CORRECT TO THE BES	
		_	HEREBY AUTHORIZED TO VERIFY	
	N AND MAY REQUEST USE IN CONNECTION		FORMATION CONCERNING MY A ATION.	ACCOUNTS OR CREDIT
Peabody J	Jones	6.6.16	Sherman Tones	6,6,16
Applicant Sign	nature	Date	Co-applicant Signature	Date

Mail Application and Attachments with \$200 partial origination fee to: Roosevelt Custer Regional Council, 300 13 Ave. W., Dickinson, ND 58601 or email to Schaff@rooseveltcuster.com.

# INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Some of the following information is requested by the Federal Government in order to monitor compliance with applicable Federal Civil Rights laws. You are not required to furnish this information, but are encouraged to do so. The law states that a provider or services may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations the provider of services is required to note race, ethnicity, and sex on the basis of visual observation or surname.

Business owned by:	☐ Female 100% ☐ < 50% ☐ =50% ☐ >50%  2 Male 100% ☐ < 50%
Race	American Indian Black or African American White Asian Native Hawaiian or Other Pacific Islander Other
Ethnicity:	2 Not Hispanic or Latino Hispanic or Latino
Sex (Applicant)	2 Male Female
Located In:	Urban Area 2 Rural
Farm Family Member:	Yes 2 No
Handicapped:	☐Yes 2 No
·	urnish the above information, please check this box.
For Office Use Only	
	IEAP Denied
	nvestment Board

#### **APPLICATION ATTACHMENTS**



#### **General Business Plan or Project Description**

**Description of the Business:** This project will construction and operate a storage facility under contract with the National Archives and Records Administration. This facility will employ five people. Since 1950, the National Archives and Records Administration have safe guarded the nation's records, including citizen tax returns, Official Military Personnel Folders, passport applications, and Top Secret military records. Every day, NARA's Federal Records Centers deliver on the agency's mission to provide ready access to essential evidence.

Key statistics about the Federal Records Center Program:

- 17 facilities in 9 regions throughout the United States
- Total holdings of 25 million cubic feet of records
- 13 million reference requests serviced annually
- 18,000 tons of paper recycled annually
- Professional staff of approximately 1,100 Federal employees
- Nearly 400 Federal agency customers

Currently, all record centers are located in urban areas. The NARA is faced with high land costs and expansion restrictions in some of these areas. NARA has records centers in the following locations: Atlanta, GA; Boston, MA; Chicago, IL; Dayton, OH; Denver, CO: Fort Worth, TX; Kansas City, MO; Laguna Niguel, CA; Lee's Summit, MO; Philadelphia, PA; Pittsfield, MA; San Francisco, CA; Seattle, WA; St. Louis, MO; Suitland, MD.

NARA has consistently set the standard for records center design and security. NARA is committed to minimizing risk to archival records. As part of their commitment to ensuring that records receive the best in environmental controls and safeguards, they have recently revised their storage standards. The use of advanced fire suppression equipment, appropriate environmental controls, and other structural standards significantly improve the environment and safeguards for records. Secure facilities means secure records, and the preservation and use of records is really what NARA makes possible. Storage facilities must be fully compliant with regulations that protect records from fire, theft, pests, water damage and natural disasters. They provide high-quality, cost-effective storage and servicing of records for their Federal customers.

**Objectives:** Business plan objectives are as follows:

- To construction a storage facility in compliance with NARA standards
- To contract the facility to NARA
- To operate the facility in compliance with NARA regulations
- To create five employment opportunities

#### **Company Summary:**

Sherman and Peabody Jones are brothers. Together, they own an 80 acre parcel of land near REAP City that is ideal for this venture. They have incorporated as Exsample Limited Liability Company in the state of North Dakota.

The site advantages include adequate water supply plus electrical power and natural gas provided through MDU. The site is within one mile of Interstate 94. There is a rail spur with off-loading located at the local elevator. This area is a semi-arid climate which would reduce humidity control costs. Regulations do require a constant temperature & humidity control.

REAP City has a population of 300 people and is within 20 miles of REAP Town which has a population of 3,000 people.

Facility Specifications: Precast concrete building 100' X 62' or 6,200 square feet with a 62' span.

#### Personnel Plan:

- Facility manager (1)
- Security manager (1)
- Facility staff (2) also trained as security staff
- Fork lift operator (1) also trained as security staff

Table: Personnel

Personnel Plan					
	Year 1	Year 2	Year 3	Year 4	Year 5
Facility Manager	\$45,000	\$46,000	\$47,000	\$48,000	\$49,000
Security Manager	\$40,000	\$40,500	\$41,000	\$41,500	\$42,500
Facility & Security Staff	\$32,000	\$32,500	\$33,000	\$33,500	\$34,000
Facility & Security Staff	\$32,000	\$32,500	\$33,000	\$33,500	\$34,000
Facility & Security Staff	\$32,000	\$32,500	\$33,000	\$33,500	\$34,000
Total People	5	5	5	5	5
Total Payroll	\$181,000	\$184,000	\$187,000	\$190,000	\$193,500

# **Table: Start-up** Start-up Requirements

#### Start-up Expenses

Legal \$2,000 Stationery, etc. \$600 Brochures \$4,000 Insurance \$1,000 Rent \$5,000 Leased Equipment \$180,000 Storage Space Setup \$100,000 Security \$50,000 Total Start-up Expenses \$342,600

#### Start-up Assets

Cash Required \$157,400
Other Current Assets \$0
Long-term Assets \$0
Total Assets \$157,400
Total Requirements \$500,000

Frank Frankly, Loan Processor Commercial Lending Company PO Box M REAP City, ND 55555 frankly@commerciallending.com

701.555.1414

REAP Board Members,

I am working with Peabody Jones and Sherman Jones on a loan to build a storage facility for federal documents near REAP City. By their calculations, this project will create five full time jobs. These will be good paying jobs ranging from \$32,000 to \$49,000 over the next five years. It is my understanding these jobs will also have individual health insurance and accrue vacation and sick leave. These jobs will be important to our small town.

These five positions will provide two daytime workers Monday through Friday plus security workers at the facility 24/7. I believe the Jones brothers, both long term residents of our town, will be good employers and provide for generally good work conditions for these workers.

It is my understanding the facility will be fully stocked within one year. After that time, the influx of boxes into the facility will be nearly zero. The future work of this company will be the maintenance and care of the stored boxes and to locate boxes within the facility to be routed back to the federal agency requesting it.

It is unlikely the reimbursement per box by the NARC will increase much beyond the rate of inflation over the estimated 40 years of this facility. There will be little if any additional opportunity to advance the business unless additional federal storage facilities are built. This facility is not in competition with any other business in the region. The work can be learned and is relatively repetitious and no marketing is required at all. I believe they will be successful in this endeavor.

Leveraging of their own \$50,000 in funding by the Jones brothers is important as well as owning the land for the facility. The land value is calculated to have a value of \$120,000. Both brothers are actively employed in the community and have always been financially astute and have paid their bills promptly. Each owns a home in REAP City. They will retain their jobs at the local feed store but intend to learn the business and fill in as needed.

The Commercial Lending Company will approve the loan of \$400,000 to the Jones brothers upon securing the REAP funds of \$50,000 to complete their funding needs.

Sincerely,

Frank Frankly

Loan Officer, Commercial Lending Company

# Very Important Business Development Center PO Box G REAP Town, ND 55556 701-555-556

June 16, 2016

REAP Investment Board Members REAP Investment Fund, Inc. 300 13<sup>th</sup> Ave. W, STE 3 Dickinson, ND 58601

This letter is written in support of the Exsample Storage Facility planned near REAP City, North Dakota by Sherman and Peabody Jones.

I have been working with the Jones brothers on the bank loan, business projections, and financials. My staff have assisted them on this application. They have continually expressed their willingness to learn and to be a strong company and to be good employers.

On behalf of my board of the Very Important Business Development Corporation, please accept this letter as confirmation of their support for this loan application. The board passed this confirmation at the May 15<sup>th</sup> meeting. At that meeting, the board reviewed the application and the supportive financials. The board noted the choice of Commercial Lending Company, a local bank, to be important. Their staff is knowledgeable and their loan officers are experienced and well trained. Their part in the financing of this facility and operations is a positive in this application.

Please be assured we will continue to assist this project and its eventual operations as needed and will work towards their success and the job creation it promises for our region.

Sincerely,

Perry Plumsky
Executive Director

plumsky@vibcd.com

Perry Plumsky

**Note:** The business doesn't have to have a board approval if it is inconvenient to do so. The director can give a personal review and endorsement.



## **Projected Three Year Profit and Loss**

Table: Profit and Loss			
Pro Forma Profit and Loss			
Sales	Year 1 \$644,000	Year 2 \$760,000	Year 3 \$900,000
Direct Cost of Sales	\$59,550	\$85,000	\$100,000
Other Production Expenses	\$0	\$0	\$0
Total Cost of Sales	Φ50.550	#05.000	ф400 000
Total Cost of Sales	\$59,550	\$85,000	\$100,000
Gross Margin	\$584,450	\$675,000	\$800,000
Gross Margin %	90.75%	88.82%	88.89%
_Expenses			
Payroll	\$181,000	\$184,000	\$187,000
Expenses	\$36,000	\$40,000	\$50,000
Depreciation	\$0	\$0	\$0
Leased Equipment	\$0	\$0	\$0
Utilities	\$12,000	\$12,000	\$12,000
Insurance	\$12,000	\$12,000	\$12,000
Rent	\$60,000	\$60,000	\$60,000
Payroll Taxes	\$57,780	\$60,600	\$63,900
Other	\$0	\$0	\$0
Total Operating Expenses	\$358,780	\$368,600	\$384,900
Profit Before Interest &			
Taxes	\$225,670	\$306,400	\$415,100
EBITDA	\$225,670	\$306,400	\$415,100
Interest Expense	\$13,375	\$10,500	\$7,500
Taxes Incurred	\$63,689	\$88,770	\$122,280
Net Profit	\$148,607	\$207,130	\$285,320
Net Profit/Sales	23.08%	27.25%	31.70%



Three Years Tax Returns for Peabody Jones Three Years Tax Returns for Sherman Jones

Attach the IRS forms only – no schedules or other forms

EZ – One page

1040A - Two Pages

1040 – Two pages

No Forms or Schedules unless they have an existing business or this loan is for an existing business. If so, include that information – Schedule C or only the business tax returns if applicable.



Personal Financial Statement – Use Excel Form provided

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<b>SCHEDULE 4 - UNLISTED SEC</b>		OW	NED																	
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<b>SCHEDULE 5 - PRIVATE COMF</b>	ANY IN	VES	TMENT	S																
Company Name, % Ownership, etc.							E	Entity	Туре			In W	'hose	Nam	e(s):			Mar	ket Va	alue
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SCHEDULE 8 - RETIREMENT A Retirement Plan or Name of Institution:	Type of A			3 / P		hose			AND	ren:		ans:	AIVO	Λ.c.c	COLUN <sup>‡</sup>	Balar	1CO:	Amt. \	/octor	1. (¢¢)
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	Cash	١٠										Χ		45,0	00		Cred	dit Acc	^ount	s & I	ines	Rills	Due	e etc					X		1,030				
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	<ul><li>7 Homestead:</li><li>7 Other Real Estate:</li></ul>										X			120,0				gage	<del>U</del> U		er Re	al Es	state	); 							,				
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9   Personal Property: Other Assets (Describe)										,			-																						
		(.		2-7																															
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ANNUAL INCOME	APP.		Co-Ap	op.		Ple	ease	ans	wer	eac	h qı	uesti	on:			APP	<b>).</b>	С	o-App.
Salary:					Have you ever gone through bankruptcy or had a											Ye			Yes
	48,00	00			judg	ment	t agaiı	nst yo	ou?						Χ	No			No
Bonuses & Commissions:								suits	or leg	al ac	tions	pend	ing			Ye			Yes
Interest 0 Dividends		_			against you?									Χ	No			No	
Interest & Dividends:					Are	any	of y	our	tax c	blig	atio	ns pa	ıst dı	ue?	X	Ye			Yes No
Rental & Royalty Income:															^ X	Ye			Yes
intental & Royalty income.	2,50	00			Do y	ou n	eed to	) hav	e a w	ill pre	epare	d?				No			No
Annuity (net)					Are '	you a	a guar	antor	r, co-ı	nake	r or e	endors	er for	any		Ye			Yes
, and the second							ny ind							,	Х	No			No
Investments (net)					Do	you	have	e an	y oth	er C	Conti	inger	nt			Ye	S		Yes
, ,					Liab	bilitie	es?								Χ	No	)		No
Social Security (net)																			
Other Income (Describe)																			
Totala	50.5	00																	
Totals: *Income from alimony, child support, or separate m	,		nood	not h	0.001	nalar	d if wa	11 42	not w	ich t	hav	0 it 00	neida	rod a	ac a h	acic f	or ro	naum	ont
income from allinony, chilu support, or separate m	iairiteriance	HICOHIE	need	ווטנ ש	e 16V	eale(	JII y∪	u UU	HUL W	1211 [(	ııdV	e ii 00	HSIUE	ieu a	15 d D	Jasis I	01 16	payii	CIII.
Please provide details on the above questions ans	word offirm	otivolv.																	
Please provide details on the above questions ans	wereu amim	ialivery:																	
Contingent Liability Detail:															1				
· ·	iability:	Coll	ateral/	Linco	curoc	۷.	٨٨٨	tiona	l Deta	ilc.									
TO WHOTH.	lability.	Coll	altiaii	UHSE	curec	J.	Auui	liuria	ו טפומ	1115.									
None																			
Because each person's financial situation	is unique	, if you	ı find	that	ther	e is	insu	fficie	ent ro	oom	to p	rovic	le th	e pr	oper	deta	ail, p	leas	e feel
free to reference attachments, enter the to											·			•	•		′ '		
						Ì	T												
SCHEDULE 1 - CASH, SAVINGS, CERT	IFICATES	OF D	EPO	SIT.	MO	NE'	Y MA	RK	ET A	CC	OUN	NTS.	ETC	;;					
Name of Bank or Financial Institution:		Type o							e Nan			,			dged?	?	Aco	count	Balance:
CONAC SWREAP Bank		checki			She	rma	an Jo			- (-)				Yes	<u> </u>	No			2,800
CONAC SWREAP Bank		saving	_				an Jo							Yes		No			53,000
CONAC SWREAF Bank		saviriy	5		SHE	311116	all JC	11162											33,000
														Yes		No			
	TIEO 014														lot	al: \$			55,800
SCHEDULE 2 - MARKETABLE SECURI		NED																	
Investment Description, How Held, Where Held, Co	ontrolled,				, , _					•		gined			dged		(		Market
Restricted, etc.:		In V	Vhose	Nam	e(s) F	Regis	stered	:	\	es/		Vo	Ma	argin	Balar	nce:		Va	lue:
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											Tota	ıls: \$							
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SCHEDULE 3 - LIFE INSUR	ANCE																		
Insurance Company:	Insured:				Ben	eficiary:			Fa	ace V	al	Туре			Loans	S:	Cas	sh Va	ılue:
																-			
Farmers Union Insurance	Shermar	n Jone	s		Pea	abocy Jo	ones		50	0,000		Term	1					5(	0,000
												Total	s: \$					50	0,000
SCHEDULE 4 - UNLISTED		TIES C	<u>NWC</u>	ED								() =							
Investment Description, % Ownersh	nip, etc.								In	Whose	Nam	ne(s) R	egister	ed:			Mar	ket V	'alue
	-								-										
															Tota	al: \$			-
SCHEDULE 5 - PRIVATE Company Name 0/ Ownership ato		INVE	SIN	IENIS				Entity:	Tuno			In M/k	acco Ni	ma(a).			Mor	kot M	'alue
Company Name, % Ownership, etc								Entity <sup>-</sup>	туре			III VVI	1026 IV	ame(s):			IVIAI	kel v	alue
											Τ				T-4-	.I. ¢			
SCHEDULE 6 - RECEIVABL	FS MO	RTC ^	GES	S AND/	ΩP	CONTE	2 Δ C T		WNEL		$\vdash$		+		Tota	ai: \$	ı	1	
Debtor:				eral Pos					Repayn		rms			Cur	rent?		Bala	nce	Due:
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SCHEDULE 7 - REAL ESTA	TE OWN	IED													101	μ. ψ			
			D	h	_			C			=		<b>S</b>	. 3					
Homestead Address:	Acquired:	Year		chase ice:		Current ket Value	Lien:		ent Loa lance:	n Rate:	Interest	Date:	atur	Monthly Pvmt:			Lende	r:	
	ed:	_	PII	ice.	IVIAII	ket value		Da	iance.					<del>.</del> .≓					
Same as above							1	4	41,000	) 4.5	50%	Jul-	28	380	Am	erica	n Ban	k Ce	enter
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Other Real Estate:		Acqui		Purchas	e	Curre	nt	Curre	ent Loa	n Ra	Inter		Ma	Monthly Pvmt:	Incor	Mo			
Type / Property Address / % Owner	ship	ear uired:	•	Price:		Market V			lance:	3	erest	Date:	turit   ]		ome:	nthi	L	ende	er:
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80 acres - NW 1/4 S1 R 36 T	101	199	96	40,00	00	120,	000			-					-				
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				Totals	: \$	120,	000												
Insurance Company:	Farme	rs Uni	on In	nsuranc	е			Age	ent:		M	1r. Adı	rian N	icely					
SCHEDULE 8 - RETIREMEN					/ PI				AND	PENS								, .	1 (4.4)
Retirement Plan or Name of Institut	ion: Type	of Acc	ount:			In Whos	e Nan	ne(s):			Lo	ans:		Account	i Bala	nce:	Amt. \	este	d: (\$\$)
				6:											4.5				
American Bank Investments	401	k		She	rma	n Jones	3								40,0	)00		40	0,000
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Profit Sharing or Pension Plan Nam	ne: Type	of Acc	ount:			In Whos	e Nan	ne(s):			Lo	ans:	ŀ	Account	t Bala	nce:	Amt. \	/este	ed:(\$\$)
			1		ı			-											
								IC	otals:	<b>\$</b>									

SCHEDULE 9	- AUTOMOBI	LES / PE	ERS	ONA	L PR	OPE	RTY															
	Description:																	1	Total N	larket \	/alue:	
Automobiles:	2007 Chevy	Silverad	lo																			
																				18,	000	
Personal Property:	Tractor																					
																				25,	000	
COLLEDIN E 40	DEDT (de		11	.  - 4		1		41-			ll\											
SCHEDULE 10 Credit Accounts &	,		ae ae	ebt a		y ent Collate	_	edit Li		Maturity:	Dr	ite:		How P	avah	lo:		Dala	ance Du	10:		
Credit Accounts &	Lines, bills bue,	CIU				Ullate	tiai.	CI	euil Li	11111.	iviaturity.	ΠC	ile.		TOW F	ayau	ie.		Dala	ince Di	JE.	
VISA CARD							12,000							n	er	Mor	nth			330		
Cabellas Card								11,000								er	Mor	_			700	
Caponae Cara									,c	,00					<u> </u>		Tota		1,030			
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Short Term Notes	Due to Others.					Culia	iciai / C	JIISEC	ureu		iviaturity.	IXC	iic.			er			Daio	ince Di	uc.	
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Installment Leans	and Contracts O	wod:			Callataral /			Unsecured			Maturity:	Do	ite:		How P			🗸	Balance Due:			
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Are any assets													Ye		No			Yes		No		
Do you have ar						_							Ye	S X	No			Yes		No		
What would be	your total est	mated ta	ax lia	bility	/ If you	u we	re to s	ell y	our			\$					\$					
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