

You are being requested to complete Part 2 of the Loan Application in order to assess the viability of a loan and set out the terms and conditions of such a loan. We request that you complete this application in order for CFF to pursue the review of your request for a loan for your organization. This is not a letter of intent or a letter of commitment and does not commit or obligate CFF in any way to provide a loan or investment.

The checklists below are provided as a tool to assist you in collecting information for Part 2 of your CFF loan application. Where the information requested is not available or is not applicable to your project, please indicate this. A section of Part 2 of your CFF loan application requests information about the impact that your project will have on the community and how you plan to monitor that impact. Please see Appendix II for more information on CFF's impact measurement and management framework.

Once we receive all of the above requested and applicable items, together with the payment of the \$500 application fee, we can complete our analysis of your organization's loan request to CFF, further assess your eligibility and provide a term sheet.

Please reach out if you have any questions or require assistance in completing the application. We look forward to working with you.

**Primary contact:** Andrea Mejia, [amejia@newmarketfunds.ca](mailto:amejia@newmarketfunds.ca)

You may also reach us by telephone at 613-366-1169 or e-mail [info@communityforwardfund.ca](mailto:info@communityforwardfund.ca).

**Mailing Address:**

Community Forward Fund  
#304-134 Abbott Street  
Vancouver, BC V6B 2K4

### Loan Application – Part 2 – Required Documents Checklist

*Please provide all of the below documents together with your application.*

- 1. Completed Loan Application – Part 2.**
- 2. Business Licence** (where applicable). Please provide a copy of your organization's business licence.
- 3. Constitution and Bylaws.** Please provide a copy of your organization's constitution and bylaws.
- 4. Copy of Business and Liability Insurance.**
- 5. Bank and Funder References.** Please provide names and contact information for credit unions, banks, funders and/or other sponsors whom CFF may contact for references.
- 6. Copy of Government-issued Photo ID.** Please provide a copy of government-issued photo ID for the person(s) who has signing authority at your organization.
- 7. \$500 Final Application Fee.** Please make this payment by mailing a cheque payable to Community Forward Fund to the Vancouver address below, by Interac e-transfer to [info@communityforwardfund.ca](mailto:info@communityforwardfund.ca) or by Wire/EFT.

### Loan Application – Part 2 – Additional Checklist for Facility Project

*Please provide any applicable documents listed below together with your application.*

- 8. Project Scope of Work.** Please include a complete scope of work for the project, including a description of the facility: (a) square footage; (b) year facility was constructed; (c) planned uses and, if applicable (d) landmark or historic district designation.
- 9. Itemization of Machinery and Equipment.** Please list the names, model numbers and estimated costs of equipment you plan to purchase with loan proceeds.
- 10. List of Current Facilities.** Please list all facilities currently owned or leased and include the address, use of the facility, total square footage, name of the lender (if owned), annual rent (if leased) and any securities held.
- 11. Project Budget and Projections.** Please include a complete list of sources and uses of funding for the facility project as well as a complete budget and projections showing capital project expenditures and funding by month.
- 12. Project Schedule.** Please attach a narrative and/or spreadsheet describing the timeline of your project and complete construction schedule.
- 13. Purchase and Sale Agreement** (where applicable). Please attach a signed copy of the negotiated purchase agreement or letter of intent and all available exhibits.

- 14. Real Property Collateral Information and Appraisal.** For the real estate to be provided as collateral in the transaction, please provide the Tax Assessment ID number, legal description and most recent appraisal of the property. If an appraisal is not available or property value has changed since the last appraisal has occurred, a new one may be required. If real property taken as collateral is in a flood plain, proof of flood insurance will be required.
- 15. Construction Contracts.** Please provide a signed copy of any contracts with architects, engineers, project manager, general contractors or any other involved party.
- 16. Plans and Specifications.** Please provide a copy of any architectural drawings.
- 17. Completed Environmental Questionnaire.** Please see Appendix I for the questionnaire template.
- 18. Environmental Site Assessment (ESA).** Please provide most recent ESA Phase I and ESA Phase II Reports available. If ESAs are not available, new ones may be required.
- 19. Personal Property Security Act (PPSA) Registration Check.** Please provide PPSA Registration searches against the organization.
- 20. Searches against any real property.** Please provide searches against real property from any land registry office, if collateral is pledged.
- 21. Inclusion, Diversity, Equity, and Accessibility (IDEA) Policy.** Please share any IDEA policies in place. IDEA policies in place.

## IMPACT MEASUREMENT

In the table below, indicate all of the sector(s) that apply to your organization’s work and *at least one (1)* corresponding metric to track within **each** sector you choose:

Sectors				
	<b>Arts</b> <input type="checkbox"/>	<b>Environment</b> <input type="checkbox"/>	<b>Food, Agriculture, Fisheries</b> <input type="checkbox"/>	<b>Financial Services</b> <input type="checkbox"/>
<b>Metrics</b>	Number of new extracurricular programs offered to the community <input type="checkbox"/>	Energy conserved <input type="checkbox"/>	Percentage of suppliers who are smallholders <input type="checkbox"/>	Value of microfinance loans disbursed <input type="checkbox"/>
	Number of individuals with new access to facilities and/or programs <input type="checkbox"/>	GHG reductions due to products sold <input type="checkbox"/>	Total units/volume purchased from local organizations <input type="checkbox"/>	Value of grants provided <input type="checkbox"/>
	Square footage of community space built <input type="checkbox"/>	Number of individuals with new access to renewable energy <input type="checkbox"/>	Amount of the product that is certified by a third party <input type="checkbox"/>	Number of clients served <input type="checkbox"/>
		Land area conserved or protected <input type="checkbox"/>		
Sectors (continued)				
	<b>Health</b> <input type="checkbox"/>	<b>Housing</b> <input type="checkbox"/>	<b>Social Enterprise</b> <input type="checkbox"/>	<b>Social Services</b> <input type="checkbox"/>
<b>Metrics</b>	Number of individuals with new access to services or facilities <input type="checkbox"/>	Individuals housed <input type="checkbox"/>	Jobs created at directly supported or financed enterprises <input type="checkbox"/>	Square footage of community facilities financed <input type="checkbox"/>
	Square footage of healthcare facilities built or renovated <input type="checkbox"/>	Average affordability <input type="checkbox"/>	Revenue generated at directly supported or financed enterprises <input type="checkbox"/>	Jobs created at directly supported or financed enterprises <input type="checkbox"/>
	Number of new extracurricular programs offered to the community <input type="checkbox"/>	Number of housing units constructed <input type="checkbox"/>	New businesses created in low income areas <input type="checkbox"/>	Number of individuals served <input type="checkbox"/>
			Square footage of community space built <input type="checkbox"/>	Number of individuals served <input type="checkbox"/>

## PROJECT and/or ORGANIZATION - SPECIFIC IMPACT METRICS

Name 3 project-specific goals for your organization that you will track and the sector and impact metric(s) for each:

- Goal 1:
- Sector 1:
- Metric(s) 1:
- Goal 2
- Sector 2:
- Metric(s) 2:
- Goal 3:
- Sector 3:
- Metric(s) 3:

### COMMUNITY IMPACT

Please describe the community impact that will result from the financing your organization receives from CFF:

### INDIGENOUS IMPACT

Will your organization or project work specifically to promote positive impacts in Indigenous communities? \_\_\_ No \_\_\_ Yes

If yes, please select at least one of the four metrics below that you will track. You may also add additional metrics that are specific to your project.

- Number of Indigenous-owned businesses supported
- Number of new own-source revenue streams that are created to generate future investment back into the community
- Number of jobs created for Indigenous Peoples
- Number of projects that promote the safeguarding of natural resources on traditional territory with support of unique Indigenous knowledge
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### IMPACT MONITORING

How are you planning on collecting the data to track the above metrics and measure your impact? Do you have monitoring and measurement systems in place? Do you have dedicated impact staff in place? Please describe in detail:

**Please see Appendix II for more information on CFF's impact measurement and management framework.**

## APPENDIX I – ENVIRONMENTAL QUESTIONNAIRE

The Environmental Site Inspection form (ESI) is to be completed by the Borrower to provide environmental information regarding each property offered as security.

**Instructions for Completion:**

- The ESI must: be completed by the Borrower and the Lender; be performed in conjunction with current observations of the condition of the property; and reflect an understanding of the current status of environmental records, certificates, licenses and third-[party agreements.
- Borrowers must provide representative photographs of the subject property and adjacent sites as an integral part of the ESI. The photographs must be dated and labels with the site description and the view presented.
- The ESI declaration and certificate must be signed and dated by the Borrower or an officially authorized representative of the Borrower.

**Section 1: General Information**

Name of Borrower: \_\_\_\_\_

Date of Report: \_\_\_\_\_

Property Address:					
Describe current activities and operations on subject site:					
Property Size (specify acres, hectares, square feet or square metres):					
Type of Buildings on Property	Building #	Levels Above Grade	Levels Below Grade	Building Size (sf)	Year Built

**Section 2: Background and Historical Site Information**

1. How long has the Borrower owned the property? \_\_\_\_\_

2. What is the drinking water source for the property? \_\_\_\_\_

3. To the best of your knowledge please respond to the following historical information questions:

What are the previous uses of the property over the past 50 years?

Was the property used as a gas station, dry cleaner, landfill/dump, quarry, waste treatment site or for heavy industrial use? ( Yes No Unknown) if yes, please describe:

Were aboveground or underground storage tanks for petroleum products or other liquid chemicals located at the property? ( Yes No Unknown) if yes, please describe:

Was an oil/water separator ever used at the property? ( Yes No Unknown) if yes, please describe:

Were other hazardous chemicals (pesticides, herbicides, fertilizer) stored in bulk quantities at the property? ( Yes No Unknown) if yes, please describe:

What are the historical heating sources for buildings on the property (other than natural gas)?

Was any fill material accepted onto the site for infill or grade level changes? ( Yes No Unknown) if yes, please describe:

Have previous structures existed on the site? ( Yes No Unknown) if yes, please describe:

4. Were any environmental investigations performed as part of acquisition due diligence for the property? ( Yes No Unknown. If Yes, please provide copies)

5. Have any environmental investigations been performed since acquiring the property? ( Yes No Unknown. If Yes, please provide copies)

6. Have any environmental investigations indicated the presence of contaminants at the property? ( Yes No Not Applicable)

If yes, was further assessment and/or remediation of contaminants necessary?

If yes, was remediation performed and completed?



If yes, please provide copies of remediation reports.

### Section 3: Current Site Information and Observation

1. Are there currently any aboveground or underground storage tanks for petroleum products or other liquid chemicals located at the property? ( Yes No) If yes, please describe each tank:

Capacity, construction material and year of manufacture;

Contents:

Is the tank equipped with secondary containment?

2. Are hydraulic elevating devices used at the property (e.g. hoists, elevators, loading dock lifts)?  
Yes No. If yes please describe:
3. Are spray paint booths operated at the property? Yes No. If yes please describe:
4. Are any individual drums or bulk containers of chemicals, pesticides, herbicides, fertilizer, paints, solvents, etc. located at the property? Yes No If yes please describe:
5. Are production chemical and waste chemical storage are equipped with secondary containment (e.g. spill pans, dyked storage rooms, double-wall tanks) and protected from vehicular impact?  
Yes No Not Applicable. If yes, please describe.
6. Is the property equipped with emergency power generating systems with associated fuel storage? Yes No If yes please describe:
7. Are there any environmentally-related easements, rights-of-way, etc. associated with or adjacent to the property (e.g. petroleum/gas wells, underground pipelines)? Yes No  
If yes please describe:
8. Are any waste pits, floor sumps, cisterns, waste treatment facilities or waste treatment ponds/lagoons on the property? Yes No If yes please describe:
9. Are oil/water separators currently in use on the property? If so, please describe:

10. Are any damaged or discarded automobile components, industrial batteries, chemicals or paint containers located on the property? Yes No If yes please describe:
11. Is there any evidence of stained asphalt, concrete, gravel, damaged or dead vegetation or other evidence of spills or leaks observed on the property? Yes No If yes please describe:
12. Are any unusual or noxious odours present? Yes No If yes please describe:
13. Is there any evidence of any vent pipes, fill pipes, fuel pumps or other indications of current or historical underground storage tanks? Yes No If yes please describe:
14. Is there any evidence of groundwater monitoring wells on the property or observed on nearby properties? Yes No If yes please describe:
15. Is the property adjacent or nearby to any gas stations, bulk petroleum or chemical storage and handling facilities, dry cleaners, landfills/dumps, quarries, waste treatment sites or heavy industry? Yes No If yes please describe:
16. Is the property adjacent or nearby to properties where improper storage, dumping, spillage, or leaks have been observed? Yes No If yes please describe:

#### Section 4: Regulatory and Operational Compliance Management

1. Is there an officer of the company designated with specific responsibility for environmental compliance issues? ( Yes No) If yes, please identify:
2. Does the company have an environmental policy and associated environmental management processes and training? ( Yes No). If yes, please describe:
3. Are all applicable environmental operating permits (e.g. waste generation, waste disposal, air emissions, Etc.) in place and in good standing? ( Yes No)
4. Does the property currently require, or is undergoing, remediation of contamination? ( Yes No). If yes, please describe:

5. Are any environmentally-related regulatory orders, action or violations of permits or laws involving the property or site operations known to the Borrower? ( Yes No).  
If yes, please describe:
  
6. Are any environmentally-related civil claims, actions, lawsuits, complaints or disputes by third-parties involving the property known to the Borrower? ( Yes No). If yes, please describe:
  
7. Is the Borrower aware of any pending changes to environmentally related statutes, regulations, or by-laws that could materially impact the property or business? ( Yes No).  
If yes, please describe:
  
8. Are the Borrower’s operations at the property protected from environmental liability by insurance coverage? (Note – most general liability insurance policies specifically exclude claims related to environmental impacts). ( Yes No). If yes describe:

**Additional Information:**

1. Are there any other environmentally related issues at your facility that you wish to make us aware of when assessing your loan application? If so, please provide details:
  
2. Were there any circumstances beyond your control (e.g. weather conditions, on-site construction) that limited your ability to accurately complete this form? ( Yes No).  
If yes, please explain:

**BORROWER ATTESTATION:**

I declare that the information provide is true and complete. I understand that the information is required and will be relied upon by Community Forward Fund as part of its overall risk assessment of my/our loan application. I also understand that if these answers are found to be incorrect, then this could result in the rejection of the loan application or if the financing is already been provided, a loan default.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

*If space is insufficient, please attach a separate page(s) referencing the question*

**CERTIFICATE OF OFFICER OF BORROWER REGARDING  
ENVIRONMENTAL CONTAMINANTS**

TO: Community Forward Fund  
(hereinafter collectively referred to as the “Lender”)

This Certificate is delivered pursuant to subsection ix. of the Loan Agreements dated the \_\_\_\_ day of \_\_\_\_\_, 2018 between the Lender and \_\_\_\_\_ (the “Borrower”). Capitalized terms used in this Certificate and not defined herein shall have the meanings given to them in the Loan Agreement.

I, \_\_\_\_\_, \_\_\_\_\_ of the Borrower hereby certify on behalf of the Borrower and not in my personal capacity that:

1. There are no un-remediated environmental contaminants located in or on the \_\_\_\_\_ property.

DATED at \_\_\_\_\_, \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 2021.

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Title:

## APPENDIX II – Impact Measurement & Management Addendum

At CFF, our team is passionate about financing non-profits and charities across Canada. It is important for us to track the impact of our financing to help ensure we are maintaining accountability to our mission, and to demonstrate our impacts to current and future investors and lenders.

In order to track information in a systematic manner, we have identified eight sectors that an organization will indicate as relevant based on its core mission. Organizations may choose as many sectors as are relevant. The follow are the sectors and their descriptors to help you identify which ones may apply:

- Arts:** An organization working towards showcasing any form of human expression.
- Environment:** An organization working towards improving the state of the environment and the reduction of its carbon footprint in any way.
- Food, Agriculture, Fisheries:** An organization working with small- or large- scale food and beverage, agricultural or fishery supply chains.
- Financial Services:** An organization that provides microfinance loans or grants to other community organizations.
- Health:** An organization working towards bettering the mental or physical health of the community.
- Housing:** An organization working towards creating safe, affordable, appropriate housing for its community.
- Social Enterprise:** An organization working towards various social endeavours that are for profit.
- Social Services:** An organization working towards various social endeavours that are not-for-profit.

CFF has identified 2-4 standardized metrics within each sector. Each organization is required to track least one metric within *each* sector that they indicate as relevant. This allows CFF to aggregate data across its portfolio and indicate any positive impact by sector. In addition, all of the metrics chosen are related to the UN Sustainable Development Goals (SDG). The SDG's are used as a guide of what impact to track.

**Table 1.0 – Sectors & Metrics**

The metrics chosen are aggregated from IRIS, an initiative of the Global Impact Investing Network (GIIN) which is dedicated to increasing the scale and effectiveness of impact investing (IRIS, 2018). IRIS created standardized impact measurement metrics in order to support the transparency, credibility, and accountability of organization making a difference (IRIS, 2018).

In addition to the standardized, sectoral metrics, each organization is to provide 1-3 project-specific goals that they will track. This is to provide the individual organizations with the flexibility to showcase other goals that are important and specific to the core of their mission and projects that otherwise would have been missed with the standardized measures. CFF also asks organizations to report on their impact on Indigenous communities.

		Sectors			
		Arts <input type="checkbox"/>	Environment <input type="checkbox"/>	Food, Agriculture, Fisheries <input type="checkbox"/>	Financial Services <input type="checkbox"/>
Metrics	Number of new extracurricular programs offered to the community <input type="checkbox"/>		Energy conserved <input type="checkbox"/>	Percentage of suppliers who are smallholders <input type="checkbox"/>	Value of microfinance loans disbursed <input type="checkbox"/>
	Number of individuals with new access to facilities and/or programs <input type="checkbox"/>		GHG reductions due to products sold <input type="checkbox"/>	Total units/volume purchased from local organizations <input type="checkbox"/>	Value of grants provided <input type="checkbox"/>
	Square footage of community space built <input type="checkbox"/>		Number of individuals with new access to renewable energy <input type="checkbox"/>	Amount of the product that is certified by a third party <input type="checkbox"/>	Number of clients served <input type="checkbox"/>
			Land area conserved or protected <input type="checkbox"/>		
		Sectors (continued)			
		Health <input type="checkbox"/>	Housing <input type="checkbox"/>	Social Enterprise <input type="checkbox"/>	Social Services <input type="checkbox"/>
Metrics	Number of individuals with new access to services or facilities <input type="checkbox"/>		Individuals housed <input type="checkbox"/>	Jobs created at directly supported or financed enterprises <input type="checkbox"/>	Square footage of community facilities financed <input type="checkbox"/>
	Square footage of healthcare facilities built or renovated <input type="checkbox"/>		Average affordability <input type="checkbox"/>	Revenue generated at directly supported or financed enterprises <input type="checkbox"/>	Jobs created at directly supported or financed enterprises <input type="checkbox"/>
	Number of new extracurricular programs offered to the community <input type="checkbox"/>		Number of housing units constructed <input type="checkbox"/>	New businesses created in low income areas <input type="checkbox"/>	Number of individuals served <input type="checkbox"/>
				Square footage of community space built <input type="checkbox"/>	
				Number of individuals served <input type="checkbox"/>	