

Pre-application

Thank you for your interest in a CFF loan. If you feel your project is aligned with our lending criteria, please complete the form below. We will contact you within 5 days of receiving your pre-application to discuss your project with you. If there is good alignment, you will be invited to submit a full loan application.

If you have any questions about the application process or wish to discuss your project, please do not hesitate to contact Phoebe Higgins at 415 293 6120 or phiggins@californiafisheriesfund.org

Date: _____

Section 1: General information

1. Organization details

Name of organization/business/fishing vessel _____

Primary contact person (First_Last) _____

Title _____

Email address _____

Phone _____

Cell _____

Street address of organization _____

City _____

State CA OR WA

Hailing port (fishing businesses only) _____

Mailing address (if different) _____

Website _____

2. Type of entity. (Please check the one that applies)

<input type="checkbox"/> Corporation: State of incorporation _____	<input type="checkbox"/> Partnership
Type: <input type="checkbox"/> "S" or <input type="checkbox"/> "C" Corporation	<input type="checkbox"/> General <input type="checkbox"/> Limited <input type="checkbox"/> Limited Liability
<input type="checkbox"/> Non-Profit Corporation	<input type="checkbox"/> Individual / Sole Proprietor
<input type="checkbox"/> Tribal government	<input type="checkbox"/> Other (please describe)
<input type="checkbox"/> Limited Liability Corporation (LLC)	_____

3. What is the primary focus of your business? (Please check all that apply)

<input type="checkbox"/> Community Fishing Association	<input type="checkbox"/> Community Supported Fishery
<input type="checkbox"/> Fishing	<input type="checkbox"/> Distribution
<input type="checkbox"/> Industry Supplier	<input type="checkbox"/> Port
<input type="checkbox"/> Processing	<input type="checkbox"/> Traceability provider
<input type="checkbox"/> Other. Please describe. _____	

4. Please describe the primary activities of your business in one or two sentences.

Section 2: CFF Goal Alignment

5. Please briefly describe the project for which you are seeking a loan.

Please describe how your project aligns with our goals below.

Healthy environment

CFF supports projects that enable the health of the marine environment to be maintained or improved. Fishing related projects must operate within fisheries that are managed in a manner that aligns the interests of fishing businesses with ocean stewardship.

Examples of projects that promote a healthy environment include, but are not limited to, activities that reduce by-catch, increase fuel efficiency, investment in fishing gear that reduces habitat impacts, participation in ecosystem monitoring and other business development activities that enable participation in a sustainable fishery.

6. Please describe how your project promotes a healthy environment.

If you wish to purchase new fishing gear, please indicate the type below.

- Bottom Longline
- Hook & Line
- Pot & Trap
- Small Footrope Trawl
- Traditional bottom trawl
- By-catch excluder. Please describe the type of excluder below.

Other. Please describe below.

Healthy local economy

CFF supports projects that enable improved profitability of your local and sustainable fishing industry. Examples of projects that promote a healthy local economy include, but are not limited to, stewardship and marketing to publicize the economic, social and conservation benefits that result from sustainable fisheries; and developing support businesses that facilitate the distribution or traceability of sustainable seafood.

7. Please describe how your project promotes a healthy economy.

8. If your project creates new jobs, please state the number of full time (35 hour work week) and part time (< 35 hour work week) jobs that your project will create and state the average wage level / hour.*

New full time _____ Average \$ / hour _____
New part time _____ Average \$ / hour _____ Average hours/week _____

Other information _____

*Note: fishing businesses that pay on % of catch: Please complete this section using your best estimates.

Section 3: Financial information

9. What is the approximate loan amount that you need? \$ _____

10. Please describe any other significant project costs and how they will be paid.

11. Please describe how you will repay the loan.

12. What assets are you able to put up as collateral against the loan? Please check all that apply.

- Fishing permits
- Fishing quota
- Fishing vessel
- Real estate
- Machinery and equipment
- Other. Please describe.

13. Are you willing to sign a personal guarantee? (A personal guarantee establishes that you commit to repay the loan in the event the business is not able to repay the loan.)

Yes No

14. By what date do you need the loan? _____

15. What system do you use, if any, to track your business financials? Please select all that apply.

- You file a tax return each year.
 - You use an accountant/CPA/bookkeeper.
 - You use an accounting program, such as, QuickBooks.
 - Other. Please describe.
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16. Have you applied for a loan in the past and been refused?

Yes No

Section 4: Feedback

17. How did you hear about CFF? _____

18. Do you have other comments or feedback about this process?

Note: If your pre-application is approved, you will be invited to submit a full application. Please see the Application form for a complete list of information you will need to provide.

Section 5: Fishing businesses only

19. Please indicate the number of days you have fished in each fishery and the gear you used during the most recent season/year.

Fishing year _____

Groundfish trawl (not whiting)	# days _____	Gear used _____
Groundfish limited access	# days _____	Gear used _____
Groundfish open access	# days _____	Gear used _____
Whiting trawl (not other groundfish)	# days _____	Gear used _____
Shrimp trawl	# days _____	Gear used _____
Crabbing	# days _____	Gear used _____
Halibut (Pacific or CA)	# days _____	Gear used _____
Salmon	# days _____	Gear used _____
Tuna	# days _____	Gear used _____
Squid	# days _____	Gear used _____
Sardines	# days _____	Gear used _____
All Alaska & other fisheries	# days _____	Gear used _____

Please describe which "other" fisheries you participate in

20. Please list the specific species that you target (e.g. thornyheads, Pacific cod, Dungeness crab, etc.)

21. Do you use a by-catch excluder?

Yes

No

Please describe which by-catch excluder you use:

22. What is the length of your fishing vessel? _____ ft

Thank you for your application. Our Loan Officer will contact you within 5 days to discuss your project.

California Fisheries Fund Privacy Policy

As a client or borrower of California Fisheries Fund your personal and company information is held in strict confidence. California Fisheries Fund limits access to borrower and client records to its own employees who manage the credits or accounts, those performing regulatory/oversight functions, and subcontractors who have signed confidentiality agreements. We will not publicly disclose information without your permission.

California Fisheries Fund is sensitive about the confidentiality of clients' information and uses a firewall and network security policies to make sure there is no unauthorized access to electronic files. Working papers and other sensitive documents that are not kept in secure files are shredded.

Please contact Phoebe Higgins, California Fisheries Fund Loan Officer, at 415-293-6120, if you ever have concerns about privacy issues.

Equal Opportunity

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of sex, race, color, religion, national origin, age, handicap or marital status, whether all or part of the applicant's income is derived from a public assistance program or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency which administers compliance with this law is the Federal Trade Commission, 1100 Wilshire Blvd., Los Angeles, CA 90024, (213) 209 7575.