



Contractor Loan Fund

Pre-Application

The Contractor Loan Fund, Inc. (“CLF”) provides loans and technical assistance to eligible minority- and women-owned business enterprises (“MWBE”s) engaged in the general construction industry in the St. Louis community. The CLF is an equal opportunity lender that considers all loan applications without regard to national origin, religion, age, marital status, disability, receipt of public assistance or other factors including but not limited to bankruptcy or prior negative legal actions.

An eligible CLF borrower may be a new or existing for-profit corporation, partnership or sole proprietorship that satisfies all of the following criteria:

1. The borrower is a construction business certified as a MWBE by the City of St. Louis;
2. The borrower maintains its primary place of business in the St Louis metropolitan statistical area (“MSA”); and
3. The requested CLF loan proceeds benefit economic activity in the St Louis MSA.

If you are interested in applying for a CLF loan, the following pre-application questionnaire will assist you and the CLF in quickly assessing your eligibility.

1. Has the applicant formed a business entity?

If “Yes” – please go to next question

If “No” – You must form a business entity to apply for CLF financing. If you need assistance in forming an entity and / or choosing what type of business entity to form, please consider contacting Laurie Hauber of Legal Service of Eastern Missouri at (314) 256-8747

2. What is the name of your business entity?

3. Is the named business entity a construction business certified as a MWBE by the City of St Louis?

If “Yes” – please go to next question



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If "No" – Please contact the Office of Business Diversity Development for information on how your business can be certified as an MWBE by the City of St Louis. Phone: (314) 426 – 8111. Website: www.flystl.com/businessdiversity

4. What is the primary mailing address for the business entity (no Post Office boxes)?

5. Contact person for this application?

6. Contact information:

Phone: _____ Email: _____

7. Briefly summarize the purpose of the CLF loan request, estimated size of loan, and how the CLF loan proceeds will be used including any specific projects you would pursue.

8. General Applicant Background:

- a. Briefly describe your construction industry knowledge and experience.

- b. Briefly describe several of your largest completed projects in the last three years as well as any significant future opportunities.



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- c. Please provide names and contact information for three references; two business references including at least one customer and one personal reference.

9. Applicant Financial Background:

- a. Does the business entity maintain a business bank account?

- b. If so, at what bank?

- c. What business financial information can you provide and on what frequency (monthly, quarterly, annually, etc.)?

When you have completed all of the requested information please submit your pre-application questionnaire via email.

Thank you for completing the CLF pre-application questionnaire. A CLF representative will contact you within three business days. If you have any questions on the Contractor Loan Fund, this questionnaire or next steps, please contact the CLF Helpline at (314) 725-5788.