



WHAT DO I NEED TO SUBMIT TO BE CONSIDERED FOR BCBU?

For your Business Credit Building University (BCBU) application to be reviewed, your Application (please see below) and all required documents must be completed and returned to:

Westside Development Corporation
Physical: 630 S.W. 41st Street
Mailing: P.O. Box 37569
San Antonio, Texas 78237

Please address any questions regarding BCBU to:

Judy Gomez, **Email:** Judy@WestsideDevCorp.com or **Phone:** (210) 501-0192



Business Credit Building University Application

General Information

First Name: _____ Middle Name: _____ Last Name: _____

Date of Birth: _____ Social Security Number: _____

Home Address: _____

City: _____ State: _____ Zip Code: _____

Mailing address if different: _____

Home Phone: _____ Cell Phone: _____

Email: _____

BUSINESS CREDIT BUILDING PROGRAM

How would you describe your credit score? Very good Good With Problems Bad

Why do you wish to participate in the WDC Business Credit Building University Program?

Please articulate a demonstrative need.

Over the past year, did you need to borrow money? Yes No If yes, how many times? _____

For what purpose? Family/Personal Business Home/House Other

Whom did you ask for money? Family Friends Payday Lender Street Lender

Bank/Credit Union Other, Please Specify: _____

Were you able to get the money you needed? Yes No Partially

Have you paid back what you borrowed? Yes No Partially

INFORMATION ABOUT YOUR BUSINESS

Business Name: _____ Type of Business: _____

Business Address: _____

City: _____ State: _____ Zip Code: _____

Business Phone Number: _____ Fax: _____

Business Email: _____

Date you purchased or established your business: _____/_____/_____

Type of business organization: Sole Proprietor LLC Partnership

Sub-Chapter Corporation

Number of full-time employees, including yourself: _____

Number or part-time employees: _____

What percentage of your business is owned by a woman or women?

Less than 50% 50% - 99% 100%

Is your business a minority-owned business? Yes No

Is your business a veteran-owned business? Yes No Disabled Veteran? Yes No

Does your business use a checking account? Yes No

Do you balance your business checkbook monthly? Yes No

How much money does your business CURRENTLY make gross? Monthly \$ _____
 Annually \$ _____

Does your business have the following?

Current City License Yes No Business Registration (state) Yes No
Business Insurance Yes No Accountant Yes No
Zoning/Use Permit Yes No Not Applicable
Other permits certification Yes No Not Applicable

If so, which ones? _____

Does your business file estimated taxes quarterly? Yes No

Did your BUSINESS file an:

IRS tax return for last year? Yes No
State Tax return for last year? Yes No
City Tax return for last year? Yes No

Are you more than one year behind on filing your business tax returns? Yes No

PERSONAL INFORMATION

Marital Status: Married Unmarried

How many people are in our household, including you? _____

Do you currently have a job outside your business? Yes No

How much money do all members of your household, including you, make (take home)? \$ _____

Do you currently have a savings account? Yes No

If so how often do you save? At least once a month Once in a while

Do you send money or remittances to another country? Yes No

How much per month? _____

Do you use money orders to make payments or pay bills? Yes No

Do you check your bank statement every month and review every transaction to verify that you have the same balances as your bank? Yes No

Do you rent or own your home (even if you are paying a mortgage)? Rent Own

Have you ever declared bankruptcy? Yes No

Have you ever been involved in a lawsuit or judgment? Yes No

Have you ever had a loan in default? Yes No

Please explain, including _____

Did you file and pay PERSONAL income taxes last year (IRS)? Yes No

Are you more than a year behind on filing your PERSONAL income taxes (IRS)? Yes No

Please read carefully:

I understand that I am applying to the Westside Development Corporation's Business Credit Building University Program (BCBU) and that I am freely disclosing the information reported on this application form. I understand that photographs may be taken by WDC during the credit building program, and I give permission to the WDC to use any such photographs in any publicity in any medium, including print publication, CD, and websites relating to WDC. I fully release WDC, including any of their representatives, from any liability stemming from, or relating to WDC programming.

Signature: _____

Print Name: _____

Date: _____

Business Credit Building University Application Demographic Information

Disclosure of this information is voluntary. Your response will be aggregated with other responses and this form will be removed from your application, so no personal identifying information will be disclosed. Responses to this information will enable the Westside Development Corporation (WDC) to track program demographics and meet funder requirements.

I do not wish to give this information

Gender identity: Male Female Other, specify _____

Ethnic group: Hispanic White Black or African American

Asian Native American or Alaskan Hawaiian or Pacific Islander

Other, Specify _____

Are you a veteran? Yes No **Disabled veteran?** Yes No

Is your household headed solely by a female? Yes No

Number of individuals in household: _____ **Number of children under 18** _____

Total household income (combined all members 18+ living in household):

Please circle the income that is closest to your household income based on your total family size

Persons in Family

Size	1	2	3	4	5	6	7	8
At or Below	\$12,400	\$15,730	\$19,790	\$23,850	\$27,910	\$31,970	\$36,030	\$38,850
	\$20,600	\$23,550	\$26,500	\$29,400	\$31,800	\$34,150	\$36,500	\$38,850
	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
At or Above	\$32,950.01	\$37,650.01	\$42,350.01	\$47,050.01	\$50,850.01	\$54,600.01	\$58,350.01	\$62,150.01

Educational Level Attainment

- Elementary Middle School Did not complete high school High School Graduate
 GED Trade School Some College Associates Degree
 Bachelor's Degree Master's Degree Post-Graduate Doctoral Degree