Harvest Impact

Socially Financing Our Future

Below is a comprehensive inventory of all written questions posed to Harvest Impact investees during the information gathering process. The information collection and review stages are in two parts: **1- Get to Know You** and **2- Application for Financing**.

Stage 1. Get to Know You

1) Are you applying as the lead or sole proprietor or on behalf of your team?
2) Team - How many people are on your leadership team?
3) Leadership Team
   Please indicate the name and role of all individuals who would have responsibility regarding this financing.

Name	Role in Organization	Notes on Relationship (if any)

4) Primary Contact Information:
   (Prefix/Honourific if applicable)
   First Name
   Last Name
   Preferred Pronouns
   Primary Phone Number
   Email Address

5) The following demographic survey will help us understand who is interacting with the programs offered through Harvest Impact by 10C. If you are comfortable doing so, please share how you (and/or the leadership of this project and/or organization, as applicable) identify across the next four questions.

   Please check all that you would like to share. If you would prefer not to disclose this information, please check 'Prefer not to declare' - applications are not negatively impacted by selecting this option.

A. Please select the option(s) that best describe your (or your team's) current gender identity(ies).
   - ☐ Man
   - ☐ Woman
   - ☐ Non-binary
   - ☐ Transgender
   - ☐ Two-Spirit (Indigenous only)
   - ☐ Genderfluid/genderqueer
   - ☐ Femme/feminine
   - ☐ Masc/masculine
   - ☐ Agender
   - ☐ Another gender identity (please share if comfortable)
   - ☐ Prefer not to declare

B. Select the sexual orientation(s) that best describe how you (or your team) currently identify.
   - ☐ Asexual
   - ☐ Bisexual
   - ☐ Heterosexual/Straight
   - ☐ Gay
   - ☐ Lesbian
   - ☐ Pansexual
   - ☐ Queer
   - ☐ Two-Spirit
   - ☐ Another orientation (please share if comfortable)
   - ☐ Prefer not to declare

C. Please select the population group(s) you identity with:
   - ☐ First Nations, Métis, and/or Inuit
   - ☐ South Asian (e.g., East Indian, Pakistani, Sri Lankan)
   - ☐ Chinese
   - ☐ Black
   - ☐ Filipino
   - ☐ White
   - ☐ Arab

- ☐ Latin American
- ☐ Southeast Asian (e.g., Vietnamese, Cambodian, Laotian, Thai)
- ☐ West Asian (e.g., Iranian, Afghan)
- ☐ Korean
- ☐ Japanese
- ☐ Other group (please share if comfortable)
- ☐ Prefer not to declare

b) Do you identify as a visible minority: (Visible minority refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour).

- ☐ Yes
- ☐ No
- ☐ Prefer not to declare

D. Please select the life experiences applicable to you:

- ☐ Newcomer
- ☐ Immigrant
- ☐ Lived experience of poverty
- ☐ Mental health condition
- ☐ Physical health condition
- ☐ Senior
- ☐ Indigenous Elder
- ☐ Youth (30 and under)
- ☐ N/A
- ☐ Prefer not to declare

Enterprise Background

Enterprise Name (Legal Name):	Enterprise Operating As (Preferred/Public Name:)

Business Contact Information

Website:

Operating Address:

Street Address:
Unit
City:
Province:
Postal Code:

Mailing Address

Street Address:
Unit:
City:
Province:
Postal Code:

Briefly describe your business - Tell us about your idea, project, product(s) and or services provided.

What stage best reflects the current state of your business/enterprise and or project?

- ☐ Idea (business idea is conceived and is working in the planning stage)
- ☐ Start-Up (business has begun operations and is discovering its place in the market)
- ☐ Established (business has a clear market and demonstrated sustainability)
- ☐ Growth (business has established and is looking to expand into new products/markets)

Which of the following best describes the legal status of your company or enterprise?

- ☐ Sole Proprietorship (A sole proprietorship is a business owned by one person)
- ☐ Partnership (A partnership is a business owned by two or more people)
- ☐ Corporation (For-profit or Non-profit enterprise that is provincially or federally incorporated) [if yes, Branching question for profit / non-profit]
- ☐ Co-operative (A co-operative is a corporation that is organized and controlled by its members. It can be set up to operate as a non share capital (not for profit) or share capital for profit.) [if yes, branching for share capital or non-share capital]
- ☐ Corporation - Non-Profit (Formally incorporated with a board of directors, the organization does not distribute any profits to its members, directors or officers, and only uses its profits for its non-profit purposes)

- ☐ Registered Charity (Formally incorporated with charitable status, this enterprise is able to issue official donation receipts which allow their donors to receive tax credit for their donation)
- ☐ Band Council (the only body authorized to act on behalf of First Nation band: it has powers, whether prescribed or traditional, and discretion over their use. As the primary temporal authority in the community, it may exercise those powers unilaterally to affect the interests of the band.)
- ☐ Not registered as any of the above (informal collaboration, too early to declare)

Please select any of the below options which further describe your enterprise:

- ☐ Social Enterprise (An enterprise, for-profit or non-profit, which generates revenues to support social or environmental causes as part of a central mission)
- ☐ Community group/grassroots organization (Operating formally and not yet incorporated)
- ☐ Other (please describe)

Are any underserved communities the primary beneficiaries/audiences of your business/enterprise's work? (select all that apply, not optional)

- ☐ Trans and gender diverse people
- ☐ Broader 2SLGBTQ+ community
- ☐ First Nations, Métis and/or Inuit communities
- ☐ Two-Spirit (Indigenous only)
- ☐ Black communities
- ☐ People of colour (not specifically Black or Indigenous)
- ☐ Persons with disabilities and/or who are d/Deaf
- ☐ People living on low incomes or in poverty
- ☐ Official language minority communities
- ☐ Immigrant, refugee, newcomer, and non-status people
- ☐ People from Northern Canadian communities
- ☐ Children and/or youth (under 25)
- ☐ Seniors (65+)
- ☐ Women and/or girls
- ☐ People living in rural and/or remote communities

- [ ] An underserved community not listed (please specify)

Leadership Team

What is the current FTE equivalent of hours that the leadership team is currently contributing to the business? (1.0, 1.5, 2.0…)

How many employees, contractors and/or volunteers does your organization currently have (numerical total only, e.g. 3.25 could represent three full time employees and one quarter time employee)?

Full Time (# of employees over 35 hrs/wk)	
Part Time (# of employees under 35 hrs/wk)	
Part Time Contracted (total number of hours contributed in a year)	
Volunteer (total number of hours contributed in a year)	

Is this project expected to increase employment at your organization?

(Yes/No) If yes, indicate **increases** across the types of roles below.

Full Time (# of employees over 35 hrs/wk)	
Part Time (# of employees under 35 hrs/wk)	
Part Time Contracted (total number of hours contributed in a year)	
Volunteer (total number of hours contributed in a year)	

Culture & Practices

How does your organization integrate equity, diversity, and inclusion practices into its internal culture? (e.g., in recruitment and retention of staff/volunteers, governance, decision-making, or workplace policies)

- Consistently and intentionally across the organization

- In some areas, but not consistently
- Not yet, but we are exploring this
- Not currently

Follow-up (optional open text):
If yes, please provide a brief example (e.g., hiring practices, governance structure, workplace policies).

Circular Economy

Harvest Impact is committed to supporting businesses and organizations to adopt and integrate Circular Economy principles and practices. The Harvest Impact Enterprise Support Team can also support circular education related to your project.

Please rate your familiarity with the Circular Economy as it relates to your project or enterprise. Harvest Impact is interested in all applications as we can help support your project to explore circular concepts.

- ☐ Not at all familiar
- ☐ Somewhat familiar
- ☐ Becoming more familiar
- ☐ Well researched

Is your business currently engaged in the circular economy?

a) Yes
b) No
c) We're developing some ideas

Tell us how your idea, product(s) or services connect to the Circular Economy.

Financing and Revenue

Harvest Impact by 10C is a relational lender and considers your values and social impact as well as financial history. Harvest Impact offers loans ranging from $10,000 to $200,000 as part of our mission to reduce the barriers to small business financing. We work to support our clients with the financial tools and training you need to succeed.

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Please provide a name (or 'working title') for the project you are applying for financing.

In the chart below, outline the total financial investment that you are seeking in the next 1-2 years. Consider the questions:

- How much financing are you seeking from Harvest Impact for this project?
- How much total financing is required for your project?
- What other financing or funding do you already have in place? What are the sources? (e.g. loans, grants, equity, crowdfunding, etc.).

Source/Investor	Type (repayable/non-repayable)	Amount	Status/Comments
Harvest Impact Loan			
Your enterprise's contribution			
Capital from other investors			
Mortgage(s)			
Bank loan(s)			
Credit card(s)			
Equity investments (including friends and family)			
Other			
Total:			

How will you use the financing from Harvest Impact?

What will this help your business/enterprise achieve?

By what date would you need the Harvest Impact financing in place? MM/DD/YYYY

Tell us more about this timing (optional)

Revenue

Please provide the total revenue and net profit for the current year and past two years (as available).

	Two years ago	One year ago	Current Year
Total Revenue			
Net Profit			

Financial Statements

Please upload your most recent financial statements (Third-party prepared/reviewed).

- Notice to Reader, and/or
- Review Engagement, and/or
- Audited Financial Statements for your enterprise

If you do not have formally prepared financial statements, please upload internally generated:

- Profit and Loss Statement(s)
- Balance Sheet (or current year projections)

Other Supports

In addition to financing, what business supports and resources could Harvest Impact deliver or coordinator to help make your project a success?

- ☐ Access to 10C coworking space and /or amenities (ie. office space, hot-desking, commercial kitchen rental)
- ☐ Access to local Farmers' Markets
- ☐ Assistance identifying and securing further funding

- ☐ Building knowledge of business finance tools (business plan development, preparing financial statements)
- ☐ General business and social enterprise development
- ☐ Connecting and collaborating with other changemakers, suppliers or future partners
- ☐ Collaborative project development and funding applications
- ☐ Connecting with mentors and service providers (ex. bookkeeping, finance support, marketing, branding, legal, etc.)
- ☐ Orientation and support to align work with SDGs and /or the Circular Economy
- ☐ Long-term impact measurement planning
- ☐ No additional supports are requested at this time

Connecting with us!

How did you hear about Harvest Impact by 10C? (open text)

Consent

I consent to sharing the information contained in this application with Harvest Impact by 10C for the purpose of processing my application, and potentially administering loan financing should my application be approved.

(Yes/No)

I would like to receive email communications from Harvest Impact and 10C (e.g. regarding future funding and financing opportunities) regardless of the outcome of this application.

(Yes/No)

Please click "Mark as Complete" to review your submission and advance to the upload section for additional financial and business documents.

Thank you for completing the initial intake section of our Harvest Impact Loan Fund application. A member of the Harvest Impact Team will contact you to set-up a virtual meeting or phone call within 2-3 business days. After this meeting, the Harvest Impact Team will hold an internal review to determine if your project is eligible to complete the final stages of our application. Please note, financing may take up to eight weeks to be put into place from the time of a fully completed application.

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Stage 2. Application for Financing

Your Enterprise and its Impact

Thank you for your interest in a loan with Harvest Impact by 10C. In addition to the information already provided in the **Get to Know You** form, this section will outline additional details about your enterprise, your proposed plan, and your ability to measure your impact.

Does your enterprise have any of the following? Please complete all that apply.

Registered Business Number (BN)	
Incorporation Number	
Farm Business Number	
Registered Charity Number	

Please provide a pitch deck or business plan.

Please review your previous response for the planned use of funds. Does this description require updating?

Please confirm and include all individuals who will be contributing to this project:

Name, Role in Organization	Relevant Experience / Skills	Contribution to Project

Circular Economy Intentions & Alignment

Harvest Impact is interested in supporting enterprises of all types including non-profits and charities, and projects whose work contributes to building a Circular Economy in Southern Ontario.

Circular Economy indicators used by Harvest Impact include:

- Regenerative Farming: Participating in land practices which contribute to restoring the health of soil & ecosystem for food production
- Food Waste Recapture: Diverting edible food and production byproducts, as well as agricultural wastes as ingredient/input in new product manufacturing (redistribution, upcycling into meals, food gleaning, reduced use of landfill, Increased sorting into compost, biodigestion for energy)
- Waste Reduction: Proactively reducing the amount of non-food waste going to landfill through circular methods (esp. reuse) (plastics recycling, food packaging, other non-food waste)
- Greenhouse Gas Focus: Reducing greenhouse gas emissions and specific focus on actions related to overall GHG reduction (carbon sequestration, carbon credits, measuring CO2 equivalent for GHGs)
- Water Conservation: Reducing water usage or increasing reuse (rainwater harvesting, stormwater/ freshwater management, composting toilets)
- Energy Conservation: Reducing non-renewable energy use and/or increasing renewable energy use (solar production, wind production, reduced equipment use, alternative fuel machinery, passive thermal/ cooling, off-grid solutions)
- Food Equity: Contributing to the affordability and/or accessibility of food and land to reduce gaps in access (sliding scale/alternate currency models, Seed sharing, Shared agriculture, Land Back solutions)
- Short Supply Chains: Contributing to distribution of products and services with short supply chains (local when possible) (local processing, community supported agriculture (CSA), sharing economy, local cold-storage)
- Nutritious Products and Services: Development and/or distribution of products/ services with nutrient dense food options. (offers high delivery of nutritious foods, improving access to healthy food choices + recipes, promotion of lifestyle adjustments)
- Decent Work Practices: Ensures adequate jobs with fair pay, promote skills development and retraining, work/life balance (living wage and/or employee co-ownership, youth employment grants, strong retention)
- Data and Tech Transformations: Using data and/or technology to understand and track your impact and advance circularity (smart sensors (IoT), Data dashboards, GIS mapping, increased metric tracking)

Using the indicators above, select any of the Circular Economy goals that apply to your project/enterprise focus:

- ☐ Regenerative Farming
- ☐ Food Waste Recapture
- ☐ Waste Reduction
- ☐ Greenhouse Gas (GHG) Focus
- ☐ Water Conservation
- ☐ Energy Conservation
- ☐ Food Equity
- ☐ Short Supply Chains
- ☐ Nutritious Products and Services
- ☐ Decent Work Practices
- ☐ Data and Technology Transformations

Based on how your enterprise is engaged in the circular economy, elaborate on how your work relates to the circular principles and practices selected.

SDGs - Harvest Impact is interested in supporting work that contributes at the global level to the UN's Sustainable Development Goals (SDGs). The SDGs are a global call to action, developed for international use, that respond to shared challenges and are based on universal values of equality and human rights. The SDGs were developed through extensive community engagement and were ratified by the UN in 2015 and adopted by all 193 UN Member States.

Please select no more than 3 SDGs that demonstrate the greatest intentionality, additionality, and materiality in relation to your enterprise. While your work may touch on others, we value clear, thoughtful alignment—prioritizing SDGs where your core activities are deliberately focused (intentionality), create meaningful added impact (additionality), and significantly influence outcomes (materiality).

When selecting SDGs, we're looking for SDG connections that are purposeful, meaningful, and embedded in your day-to-day operations—not incidental.

- ☐ SDG 1: No Poverty
- ☐ SDG 2: Zero Hunger

- ☐ SDG 3: Good Health and Well-Being
- ☐ SDG 4: Quality Education
- ☐ SDG 5: Gender Equality
- ☐ SDG 6: Clean Water and Sanitation
- ☐ SDG 7: Affordable and Clean Energy
- ☐ SDG 8: Decent Work and Economic Growth
- ☐ SDG 9: Industry, Innovation, and Infrastructure
- ☐ SDG 10: Reduced Inequalities
- ☐ SDG 11: Sustainable Cities and Communities
- ☐ SDG 12: Responsible Consumption and Production
- ☐ SDG 13: Climate Action
- ☐ SDG 14: Life Below Water
- ☐ SDG 15: Life on Land
- ☐ SDG 16: Peace, Justice, and Strong Institutions
- ☐ SDG 17: Partnerships for the Goals

Tell us more about how your work relates to the SDGs you selected:

Impact Measurement and Management

A critical component of Harvest Impact financing is the ability to report on the outputs, outcomes and ultimately, **the impact** of enterprises we support. Considering the activities you are looking to finance:

How will you know you have achieved what you have set out to do?

Do you currently have any Key Performance Indicators (KPIs) or metrics you are using or considering using to measure the impact your organization has?

Harvest Impact actively supports all loan recipients with impact measurement to report on the impact of our financing. A key aspect of this involves tracking KPIs associated with the work for which you are seeking financing. We estimate the following time commitment over the course of one year, with the goal that it integrates into your long-term operations and business, and provides genuine value:

- Identification of KPIs/impact indicators: Approx. 2 - 5 hours

- Data entry and management: Approx. 2-5 hours per month with support from the Harvest Impact team. This is most likely work you are already doing to add value to your enterprise.

Please confirm that you have the capacity and time to contribute to impact measurement and to share your data with Harvest Impact. When considering your response, please also review whether the financing you are requesting provides sufficient resources to support this requirement.

- Yes, with consideration for the note below

If applicable, provide any additional context regarding your capacity and time to contribute to impact measurement for this project:

Related Financial Background Information

Do you have an enterprise/business banking account?

(Yes/No/Other, please specify)

Have you ever applied for an enterprise/business loan from another financial institution?

(Yes/No/Other, please specify)

If yes, what was the outcome of the application?

(Approved and accepted, Approved but on terms that could not be agreed to, Declined)

If comfortable, please describe your experience applying for a loan at another institution. This information helps us inform our overall operating processes and will not be used as a criteria for your loan application.

Are there reasons you are willing to share that have prevented you from applying for a business loan? This information helps us inform our overall operating processes and will not be used as a criteria for your loan application.

Has your company (including any subsidiaries or affiliates), or any owner and/or shareholders filed for bankruptcy protection, either personally or on behalf of the company? If yes, please explain.

Are there any liens, judgements, or litigations existing and/or pending against the company (including any subsidiaries or affiliates), or its owner/shareholders, officers or directors? If yes, please explain.

Do you have any collateral available for Harvest Impact to secure this loan? This collateral must be located and/or accessible in Ontario, owned by the organization/loan recipient and not currently being leveraged against other lending. Please detail what you think might work and we will follow up for more details.

Please select all that apply:

- ☐ Real Estate
- ☐ Equipment
- ☐ Vehicles
- ☐ Accounts Receivable
- ☐ Bank/Investment Accounts
- ☐ Other, please specify: ___________________________
- ☐ I would like to discuss this with the Harvest Impact Team

Consent to Proceed

I/we consent to sharing the enclosed information with Harvest Impact by 10C for the purpose of potentially administering financing. <check box yes>

Are you open to Harvest Impact by 10C requesting your credit history with the credit bureau? The Harvest Impact Team will notify you in advance if a credit check is needed. We will share the credit report with you and answer questions you may have.
<yes/no>

Thank you!

A member of the Harvest Impact Team will be in touch within 10 business days to discuss your information. If you want to get in touch sooner or have questions, please email us at investment@harvestimpact.ca.

We'd love your feedback! If you have any feedback on this application process, please let us know below.

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Notes: