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Lower Columbia Investment Network  
**Business Owner Application and Agreement**

This is an Investment Opportunity Submission Form for businesses seeking investment funding through the Lower Columbia Investment Network (LCIN) investor members. The submission will be used by the LCIN members to learn about the business. LCIN creates opportunities for local businesses and local investors to network, build prosperous local businesses, keep investment money in the regional community, and helps to build a more resilient and sustainable economy in the Lower Columbia. Please note that the program only considers local investment opportunities, which is defined by the group as within the geographical boundaries of Cowlitz and Wahkiakum Counties. Submittals from businesses outside of those geographic boundaries will not be accepted or distributed.

The LCIN Investment Opportunity Submission Form process consists of three steps:

**STEP 1**

Complete this Investment Opportunity Submission Form including a brief business summary, sign acceptance of the Legal Disclaimer and General Agreement for the LCIN program and submit a typed version through email or by mail to the address provided at the end of this document.

**STEP 2**

Your business summary will be distributed to the LCIN membership list within 10 days of submission if deemed complete. Communicate in good faith with any possible investors that may select to reach out to you based on your business summary. You should vet any possible investment partner as they will be vetting you and the business opportunity.

**STEP 3**

If invited, you will present your opportunity at a periodic meeting of LCIN members. Please prepare and deliver a concise presentation based on the submitted business summary. You will be asked to coordinate with an CWCOC staff person or LCIN volunteer to confirm event details in advance of any presentation.

I. **Business Submitter Information:**

Name(s) of Owner/Legal Business Name and DBA Name:

Mailing Address:

Business Location address, if different:

Phone

Secondary Phone

Owner/Submitter(s) E-Mail Address:

Business Website:

Business UBI registration is current: Yes  No

II. **Business Description History and Outline**

This information will be shared with LCIN and potentially the general community. Do not include proprietary information or detailed financials that you do not want to become public. You may include an attachment to provide additional information on the following items.

This is a: New Business  or Existing Business

- i. Years this business has been in operation and years the owner has been in a management role at a similar business: \_\_\_\_\_
- ii. Request for: Start-up funding  Expansion capital  Operations expenses   
Other  If other, please explain:
  
- iii. Clearly describe your business proposal and current business situation:
  
  
  
  
  
  
  
  
  
  
- iv. Describe your knowledge and experience in this business area:
  
  
  
  
  
  
  
  
  
  
- v. What products or services will you offer:
  
  
  
  
  
  
  
  
  
  
- vi. Who is your target customer(s):
  
  
  
  
  
  
  
  
  
  
- vii. List any real or potential competition:
  
  
  
  
  
  
  
  
  
  
- viii. List the terms and amount you are seeking from LCIN investors:

- ix. Describe how you plan to use the proceeds:
  
- x. List other pending loans or investment funds:
  
- xi. Please include any other information you think an investor would want to know:
  
- xii. BUSINESS PLAN and FINANCIAL PROJECTIONS: If you have a business plan and financial projections, please hold them for direct distribution to possible investors you have vetted.
- xiii. Many Lower Columbia Investment Network members are successful entrepreneurs and experienced business persons who may be interested in mentoring you in some aspects of your business. If you are interested in being matched with a mentor, please indicate below the areas you would like assistance (The LCIN is in the formative stages and has a limited base of mentors and does not guarantee the availability of a mentor. The [Small Businesses Development Center](#) and [SCORE](#) may be able to assist with general guidance or mentors):
  - Business Plan Preparation
  - Marketing
  - Finance/Accounting
  - Online Sales
  - Presentation/Pitch to Investors
  - Business Organization
  - Manufacturing/Product Sourcing
  - Business Administration
  - Personnel
  - Other  \_\_\_\_\_

**III. Securities Law Exemption**

- i. State and federal securities regulations normally require businesses to produce costly disclosures and extensive filings unless an exemption applies. All businesses seeking capital through the Network and all Members lending to businesses through the Network agree to limit transactions to within the parameters of the Isolated Transaction Exemption, which are as follows:
  - 1. No maximum dollar amount limit
  - 2. Maximum of three Members making a transaction with a particular business during any 24-month period
  - 3. Transactions can be at the same time or at different times

**IV. LEGAL DISCLAIMER**

- i. The Lower Columbia Investment Network (LCIN) is a program sponsored by the Cowlitz-Wahkiakum Council of Governments (CWCOG). Neither the LCIN nor the CWCOG offer legal, investment, or financial advice, nor does the LCIN or the CWCOG solicit, offer, or recommend any investment opportunities. LCIN provides basic forms for the purpose of providing information about potential

investment to eligible investors, but neither the LCIN nor the CWCOG represent these forms to be anything more than general identifying information. The actual investment information, documentation, and any other legal and/or regulatory requirements for any particular investment or financing transaction shall be the sole responsibility of the individuals, businesses, or other organizations directly involved, and to any appropriate professionals deemed necessary to affect such transactions. Every state has distinct laws and regulations regarding securities offerings, so the individuals, businesses, or other organizations involved are responsible for ensuring they comply with these and any other applicable laws and regulations. The LCIN and the CWCOG do not participate in any negotiations or solicitations for investment transactions, nor do they participate in the investment transactions themselves. LCIN exists solely to facilitate contacts between parties who provide local investment and financing opportunities, and eligible parties who may be interested in participation.

- ii. The fact that the LCIN, as sponsored by the CWCOG, may facilitate submissions and/or distributions of information from individuals, businesses, and other organization should not be construed as any sort of endorsement or approval of such submissions by LCIN or the CWCOG or by their members. LCIN does not examine or otherwise consider submissions beyond simply receiving them, checking them for basic identifying information, checking for form completeness, forwarding them to the LCIN members who have been designated by the submitting individuals and/or entities, and providing input on pitches/presentations as necessary. LCIN distributes investment opportunity submissions to its members without investor qualification of any kind by LCIN itself. Any investor or business submitter qualification is the sole responsibility of all of the parties to the specific investment agreement.
- iii. LCIN activities shall not constitute an offer to sell, or the solicitation of an offer to buy, securities or any other investment or financing opportunity, document, or vehicle.
- iv. In making an investment or financing decision, investors, financiers and businesses must rely on their own examination of the terms of the offering or other transaction or transaction documentation, including the merits and risks involved.
- v. Prospective investors, financiers and businesses should not construe LCIN or the CWCOG, acting as an intermediary under the terms of this Investment Opportunity Submission, as providing legal, tax or financial advice. Each prospective party to an agreement should consult his or her own professional advisors as to the legal, tax, financial consequences of such investment and any other matters relevant to the suitability of any investment or financing transaction or transaction documentation for such investment.

**V. General Agreement**

- i. I/We acknowledge, understand, and agree to adhere to the terms of the Securities Law Exemption and Legal Disclaimer clause (above);
- ii. I/We hereby give LCIN permission to circulate my complete Investment Opportunity Submission Form and business summary to all LCIN members once submitted;
- iii. I/We acknowledge that the confidentiality of submitted documents should not be expected, even if requested;
- iv. I/We confirm that the information contained in this Investment Opportunity Submission Form and business summary is truthful and accurate as of the date printed below, and I/we agree to inform LCIN within 30 days of any material changes;

- v. I/We will make decisions based solely on my/our own independent research, and consult with my/our personal professional advisers as needed for need legal, financial, tax, or other advice.
- vi. I/We hereby acknowledge that the CWCOG and LCIN volunteers and members do not offer professional advice of any kind in their capacity as program coordinator, members or participants in this program, and
- vii. I/We hereby agree to release and hold harmless LCIN and the CWCOG and their members from any and claims, injuries, damages, losses, suits or liability including attorney fees, to the fullest extent of the law, arising out of or in connection with my/our participation in the LCIN/CWCOG program.

**VI. Signature(s)**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Entity Representing

**For more information or Return completed Investment Opportunity Submission Form:**

By mail: CWCOG/LCIN PO BOX 128, Kelso, WA 98626-4195

By Email – [cwcog@cwco.org](mailto:cwcog@cwco.org) or call (360-577-3041) LCIN at the CWCOG to connect with a local champion to assist you in determining if the LCIN is a good fit for you. [www.cwcog.org](http://www.cwcog.org)