



## Business Development Services

### SMALL BUSINESS LOANS

- Fast, flexible, affordable financing up to \$150,000 towards:
  - New business start-ups... existing business expansions... equipment or maintenance needs

### BUSINESS TRAINING AND WORKSHOPS

- Web Based Business Training Packages... i.e.: GoForth Institute
- Networking events

### BUSINESS PLANNING ASSISTANCE

- Business planning evaluation and coaching

## Rural Community Economic Development Services

### COMMUNITY / NON-PROFIT ORGANIZATIONS STRATEGIC PLANNING AND FACILITATION

### REGIONAL ECONOMIC DEVELOPMENT PROJECTS

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## Small Business Loans

Loan Program	Eligibility Criteria	Maximum Loan Amount	Interest Rate*
<b>General, Tourism And Agriculture Loans</b>	<ul style="list-style-type: none"> <li>• Turned down by a traditional lender/bank</li> <li>• The client must have a minimum of 10% equity into the business</li> </ul>	Normally up to \$150,000	Bank Prime + 4.5%
<b>Student Business Loans</b>	<ul style="list-style-type: none"> <li>• Must be in or returning to study in grades 8 to 12 or be enrolled to attend a post secondary institution full-time</li> <li>• Client must be 14 and up</li> </ul>	Up to \$10,000	Interest free May 1 to October 31, prime + 2% after October 31
<b>Youth Loans</b>	<ul style="list-style-type: none"> <li>• Client must be 18 to 29 years old</li> </ul>	\$25,000	Bank Prime + 2%
<b>Entrepreneurs with Disabilities Loans</b>	<ul style="list-style-type: none"> <li>• Self identified physical or mental disability</li> </ul>	\$150,000	Bank Prime + 4.5%
<b>Community Business Initiative Loans</b>	<ul style="list-style-type: none"> <li>• Enables existing business owners to renovate and upgrade the exterior of their business buildings and landscaping to comply with municipal design guidelines or downtown redevelopment program</li> </ul>	\$ 30,000	Bank Prime up to prime + 2% * based upon Municipal Program

\*The prime rate of Schedule 1 banks is used to calculate interest rates.

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