

Lending Guidelines

Community Futures Alberta Southwest (CFABSW) finances businesses and levers other monies to create employment and diversify our regional economy.

Types of Financing Available

- Term loans of up to \$150,000 per venture to viable business ventures
- Term loans of up to \$25,000 per venture to assist young entrepreneurs (18-29)
- Term loans of up to \$150,000 per venture to assist disabled entrepreneurs

Rate of Interest

Loan Term

♦ 2 to 5 % over the Small Business Prime Rate

6 months to 5 years

Consulting Fee

The first six hours of consultation are free. A charge of \$50.00 per hour is applied thereafter. This fee includes research, information and/or technical services, and any other assistance provided by staff.

Analysis Fee

This fee applies to all funding applicants, and should accompany a business plan. It must be presented in a cashable form such as money order, or certified cheque. It is applied to some of the preliminary costs in reviewing a loan application such as credit bureau inquiries and PPSA searches, and any other additional searches that may be required.

The analysis fee is calculated as follows:

Loan Amount	Fee
\$1,000 to \$40,000.00	\$100.00
\$40,001 to \$150,000.00	1/4 of 1% of loan amount requested

Additional Information

Additional information about loans or other additional services offered by CFABSW can be obtained by contacting our office. One of our Business Analysts will be happy to assist you.

Community Futures Alberta Southwest 436 24th Street, Box 1270 Fort Macleod, Alberta

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