

Financial & Business Planning Service Providers Handbook

Produced by the



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Introduction

The Financial & Business Service Providers Handbook, produced by the 55 West Enterprise Region (55 West ER), is meant to serve as a first step towards seeking financial assistance with enterprise development. It is intended to point businesses and entrepreneurs to the right financial service providers. In the context of this handbook, a financial service provider is any organization which provides lending services, and/or assistance with developing business and financial plans. Below you will find a list of the major financial services providers in the region, as well as a list of service providers which can serve members of the region. Information in this booklet was gathered from phone interviews, questionnaires, and from the websites of these financial service providers. 55 West ER will update this booklet on a regular basis, but cannot guarantee that the information will always be accurate.

Communities within the RM of Meadow Lake

City of Meadow Lake

Innovation Credit Union: Meadow Lake Branch

Innovation Credit Union has a full range of services for businesses.

Services Available

- Lines of credit/Operating Loans designed to be flexible to suit business needs
- Commercial Term Loans which are non-mortgage loans offered for purposes such as asset acquisition or debt consolidation
- Small Business Loans through Government Loan Program which can assist new or emerging businesses achieve their short or long term financial goals
- Commercial Mortgages –offer a wide selection of terms and designed to assist the business with the acquisition of land/buildings with either fixed or floating interest rates available

Process for Getting Loans

- Client must supply a business plan or some type of documented proposal along with supporting research, cash flows and balance statements. A personal net worth statement of all contributing shareholders is required as well.

Canadian Imperial Bank of Commerce (CIBC)

CIBC has a combination of accounts for small or medium businesses. These range from services geared towards well-established enterprises to new ventures.

Services Available

- CIBC Business Operating Account: The perfect account to handle the day-to-day operation of your business, with access to CIBC bank machines, CIBC Telephone, Online and Branch banking, INTERAC Direct Payment and flexible fee packages.
- CIBC Business Interest Account: Is a tiered investment savings account for business clients, available only in Canadian dollars.
- CIBC US Dollar Current Account: an operating account for businesses that is designed to meet your U.S. business needs.

Process for Getting Loans

- Required Documentation
- Sole Proprietor: Original business name (if you have one).
- Partnership: Original partnership registration (or, where provincial law doesn't require registration, your partner agreement).
- Corporation: Original articles or certificate of incorporation, most recent filing with incorporating jurisdiction listing director's names.
- Company's Annual Report for past fiscal year (if in existence for 1 year or more).
- Client must supply a business plan or some type of documented proposal along with supporting research, cash flows and balance statements and projections for 3 years.
- Additional documentation may be required at the time your application is reviewed by a CIBC advisor.

Other Services

- Business convenience banking
- Business line VISA Card with lower interest rate
- Other solutions to help small businesses succeed

Royal Bank of Canada (RBC)

RBC offers many different business services.

Services Available

- Overdraft protection
- lease financing and asset-based financing
- International business services such as: letters of credit, import/export services, and foreign-exchange services
- Small Business Accounts
 - RBC Business Essentials Variable Pricing Account: Maximize your savings without having to lock into a fixed fee package
 - RBC Business Essentials Savings Account: A perfect complement to your operating account. Earn premium interest rates on your daily balance.
 - RBC Essentials Fixed-fee Account: For businesses that have consistent monthly transaction volumes.

- Specialty Business Accounts
 - Business Professional Account: Designed to make your day-to-day business banking experience simple and convenient.
 - Farmchek Value Account: A fixed-fee, non-interest bearing account designed specifically for agricultural clients.
 - Farmchek Interest Account: A variable fee, daily interest account for agricultural customers.
 - Royal Business Community Account: For community-based not-for-profit organizations.

Process for Getting Loans

- Required documents:
 - Two pieces of personal identification such as a valid driver's license, a Canadian passport, or an RBC Personal Client Card.
 - Business documentation-trade name registration, partnership documentation, or articles of incorporation.

Flying Dust First Nation

First Nations Bank

Services Available

- Revolving and Long term loans
- Fixed or Variable interest rates
- Secured and unsecured (OAC)

Process for Acquiring Loans

- Client must provide business plan/proposal if starting up, or minimum 3 years financial statements for established businesses.

Other Services

- Cash Management Services
- PTS Point of Sale
- APS (Automated Payroll Service)

Dorintosh

None

Waterhen Lake First Nation

None

Communities within the RM of Beaver River

Big Island Lake First Nation

None

Goodsoil

Goodsoil Credit Union

Services Available

- Lines of credit/Operating Loans designed to be flexible to suit business needs
- Commercial Term Loans which are non-mortgage loans offered for purposes such as asset acquisition or debt consolidation
- Small Business Loans through a Government Loan Program which can assist new or emerging businesses achieve their short or long term financial goals
- Commercial Mortgages: offer a wide selection of terms designed to assist the business with the acquisition of land/buildings with either fixed or floating interest rates available

Process for Acquiring Loans

- Client must supply a business plan or some type of documented proposal along with supporting research, cash flows and balance statements (3 years for an existing business, and 2 years if it is a new business). A personal net worth statement of all contributing shareholders is required as well.

Ministikwan Lake First Nation 161 A

None

Pierceland

Pierceland Credit Union

Services Available

- Financing is available to assist with operating expenses and/or capital purchases.
- Pierceland Credit Union is an approved lender for government programs such as the Canada Small Business Financing Program.

Process for Acquiring Loans

- In addition to historical information for a business, the business owner must prepare a business plan to include details of the proposal and financial projections.

Other Services

- Have full range of deposit services including access to merchant card services, payroll services, etc. Have a history of patronage returns to members based on interest earned and/or interest paid.

Communities within the RM of Big River

Town of Big River

Canadian Imperial Bank of Commerce (CIBC)

CIBC has a combination of accounts for small or medium businesses. These range from services geared towards well established enterprises to new ventures.

Services Available

- CIBC Business Operating Account: The perfect account to handle the day-to-day operation of your business, with access to CIBC bank machines, CIBC Telephone, Online and Branch banking, INTERAC Direct Payment and flexible fee packages.
- CIBC Business Interest Account: Is a tiered investment savings account for business clients, available only in Canadian dollars.
- CIBC US Dollar Current Account: an operating account for businesses that is designed to meet your U.S. business needs.

Process for Getting Loans

- Required Documentation
- Sole Proprietor: Original business name (if you have one).
- Partnership: Original partnership registration (or, where provincial law doesn't require registration, your partner agreement).
- Corporation: Original articles or certificate of incorporation, most recent filing with incorporating jurisdiction listing director's names.
- Company's Annual Report for past fiscal year (if in existence for 1 year or more).
- Client must supply a business plan or some type of documented proposal along with supporting research, cash flows and balance statements and projections for 3 years.
- Additional documentation may be required at the time your application is reviewed by a CIBC advisor.

Other Services

- Business convenience banking
- Business line VISA Card with lower interest rate
- Other solutions to help small businesses succeed

Big River Branch of Debden Credit Union

The Big River Branch of the Debden Credit Union provides lending services. Please contact them to find out more.

Contact: 306-469-4944

Communities within the RM of Loon Lake

Village of Loon Lake

Canadian Imperial Bank of Commerce (CIBC)

CIBC has a combination of accounts for small or medium businesses. These range from services geared towards well-established enterprises to new ventures.

Services Available

- CIBC Business Operating Account: The perfect account to handle the day-to-day operation of your business, with access to CIBC bank machines, CIBC Telephone, Online and Branch banking, INTERAC Direct Payment and flexible fee packages.
- CIBC Business Interest Account: Is a tiered investment savings account for business clients, available only in Canadian dollars.
- CIBC US Dollar Current Account: an operating account for businesses that is designed to meet your U.S. business needs.

Process for Getting Loans

- Required Documentation
- Sole Proprietor: Original business name (if you have one).
- Partnership: Original partnership registration (or, where provincial law doesn't require registration, your partner agreement).
- Corporation: Original articles or certificate of incorporation, most recent filing with incorporating jurisdiction listing director's names.
- Company's Annual Report for past fiscal year (if in existence for 1 year or more).
- Client must supply a business plan or some type of documented proposal along with supporting research, cash flows and balance statements and projections for 3 years.
- Additional documentation may be required at the time your application is reviewed by a CIBC advisor.

Other Services

- Business convenience banking
- Business line VISA Card with lower interest rate
- Other solutions to help small businesses succeed

Village of Makwa

None

Ministikwan Lake First Nation 161

None

Makwa Sahgaiehcan First Nation

None

First Nations Financial Services

Aboriginal Business Canada

Aboriginal Business Canada is a federal business development program for aboriginals. It is administered through Indian and Northern Affairs Canada.

Contact

Aboriginal Business Canada can be contacted by calling the Saskatchewan INAC Aboriginal Business Canada office: (306) 975-4329.

Alternatively, you can request assistance through one of the External Delivery or Alternate Service Delivery organizations. A list of these is available at: <http://www.ainc-inac.gc.ca/eac-abc>

Type of Services Available

- *Business Planning*
- *Establishment (capital)Costs*
- *Business Acquisitions*
- *Business Expansions*
- *Marketing Initiatives*
- *Product Development*
- *Process Development*
- *Technological Updates*
- *Operating Costs (in association with capital costs)*
- *Financial Services*
- *Business Support*
- *Business Training*
- *Mentoring Services*

Level of Funding Available

Individual Aboriginal entrepreneurs may receive up to \$99,999 in funding. For community-owned businesses, assistance can be up to \$1 million.

Process for getting financial support

- Projects are assessed on a number of criteria including:
 - Project Viability
 - Need
 - Minimum level of cash equity depending on age and size of entity
 - Applicants must acquire debt financing from other sources

Aboriginal Business Canada applicants should contact their local office where they will be assigned a Development Officer. The Development Officer will work with the applicant to determine which services would benefit the applicant most. Development Officers will then walk the applicant through the processes involved with acquiring financial support and other business services through Aboriginal Business Canada.

Peace Hills Trust

Peace Hills Trust provides financial services to First Nations people, corporations, institutions, and associations both on and off reserve. Peace Hills Trust is the largest First Nation Trust Company in Canada and is owned by the Samson Cree Nation of Hobbema, Alberta.

Telephone: (306) 955-8600

Facsimile: (306) 955-0344

E-mail: Saskatoon@peacehills.com

Saskatoon Regional Office

103-C Packham Avenue

Saskatoon, SK S7N 4K4

Lending Services

Project Financing

- Financing is determined based upon the feasibility of a project.
- Financing is available to First Nations, First Nations Businesses and non-First Nations business.
- Flexible terms and repayment plans.
- Fixed and variable interest rates.

Commercial Mortgages

- Financing is available for some types of properties, and is contingent upon feasibility.

Saskatchewan Indian Equity Foundation (SIEF)

SIEF is an aboriginal lending agency which offers commercial and agricultural loans, as well as business consulting services. SIEF's mandate is to assist with economic development and job creation for Saskatchewan First Nations people. SIEF's ultimate goal is a strong Aboriginal business community, and with it, financial independence for First Nations people.

Contact

North Battleford Office
Telephone: (306) 446-7486
Facsimile: (306) 446-7447

1192-102 Street
North Battleford, Saskatchewan S9A 1E9

Lending Services

SIEF provides financing options for First Nations owned businesses. These options are provided either to Aboriginal individuals, partnerships, or corporation. Loans available include: Capital loans, working capital loans and bridge financing are available.

Process for getting loans

- Loans are assessed on the basis of viability of the proposed business or expansion, management capacity, and the applicant's credit, character, and collateral. Applicants must demonstrate all of these things to be considered for a loan.
- There are three branches of the SIEF business loans program:
 - Commercial Loans
 - Agricultural Development Loans
 - Aboriginal Youth Business Initiative (AYBI)

Other Services

SIEF offers many business services which include:

- Accounting advisory
- Management support services
- Acquiring funding for clients from SIEF or other sources
- Business performance reviews
- Business plans
- Feasibility studies
- Business workshops

Financial Services for Youth

Canadian Youth Business Foundation

Visit the following link for information and resources for youth who are interested in starting a business: <http://www.cybf.ca/>

Junior Achievement of Saskatchewan

Visit Junior Achievement of Saskatchewan's website to find out more information on their programming which focuses on encouraging young people to be high achievers by becoming more educated in entrepreneurship: <http://www.jasaskatchewan.org/contactus.cfm>

My Future Is Here (MyFiH)

MyFiH is an initiative of the Saskatchewan Rotary Youth Foundation which provide resources to help young people grow their future in Saskatchewan. Financial services from MyFiH include funding for post-secondary tuition and business ventures. The funding is provided by Rotary Clubs and other private sector donors.

Youth Opportunities Unleashed (YOU)

YOU provides support to young adults between the ages of 18 and 34 who are considering opening a business in their community.

Services provided include:

1. Financing: Applicants who present a feasible business plan which includes a three-year financial projection to their local Small Business Loans Association (SBLA) can access loans of up to \$15,000 to assist with start-up or expansion of their business.
2. Entrepreneurial Training: YOU provides workshops, seminars, and training programs that focus on entrepreneurship, financing, business management, and marketing.
3. Mentorship: The Business Mentorship Institute of Saskatchewan (BMI) can provide mentorship to eligible individuals and groups.
4. The YOU website has online business resources available.

To learn more about YOU visit: <http://www.enterprisesaskatchewan.ca/YOU>

Financial Services for Women

Women Entrepreneurs of Saskatchewan

Women Entrepreneurs of Saskatchewan (W.E.) provides a number of business services to women:

Business Beginnings

W.E. provides free one hour sessions that introduce women to the resources available to them through W.E. and other resources in the community. These sessions are held several times per week in Saskatoon, Regina, Moose Jaw, and Swift Current.

Business Advising

Business advisors work with individuals on a one-to-one basis providing advising services on business management and development.

Start-up Lending

To be eligible for these loans the applicant must be a woman, or women who own and control the business with at least 51% ownership.

1. The General Loan program provides loans totalling a maximum of \$100,000
2. The Micro Loan program provides loans of \$5,000 or less.

Training

W.E. offers business training seminars on a regular basis in Saskatoon and Regina. W.E. can also offer these seminars in other areas of the province if a minimum of 8 pre-paid participants are registered.

Mentoring

W.E. also offers mentoring programs. One such program is the mentoring circle. Throughout the province there are mentoring circles of about 15 women that meet on a regular basis to discuss business issues. These groups usually include a lawyer, an accountant, and a financial representative in addition to other group members. There are currently nine groups active throughout the province.

Youth

W.E. offers education programs to young people in order to raise awareness about entrepreneurship as a viable career option.

Métis Financing Programs

Clarence Campeau Development Fund

The Clarence Campeau Development Fund (CCDF) provides equity to Métis businesses and community economic development projects. CCDF also assists in the development of management skills for Métis entrepreneurs.

Contact

Telephone: (306) 657-4870
Toll-free: 1-888-657-4870
Facsimile: (306) 657-4890
E-mail: info@clarencecampeau.com

Clarence Campeau Development Fund
2158 Airport Drive
Saskatoon, SK S7L 6M6

Lending Services

Loan/Equity Contribution Program

The purpose of this program is to provide Métis entrepreneurs with interest free loans and equity in order to assist them with leveraging financing from other institutions.

- Funding range: up to \$200,000 per project or 35% of the value of the fixed assets identified in the program costs.

Purpose

- The purchase or start-up of a new business
- The purchase of an existing business
- Business expansion or renovations

Method of Investment

- Re-payable contributions for a term not to exceed seven years
- Equity instruments as follows to be held for a maximum period of ten years:
 - Common shares
 - Preferred shares
 - Convertible preferred shares; or
 - Convertible debentures for a maximum period of ten years.

Process for getting loans

- Businesses funded under this program must be for-profit and demonstrate viability through a sound business plan;
- Applicants must contribute a minimum of 5% equity to the project. Projects deemed by the Fund to be higher risk will require larger equity contributions;
- Equity may be in the form of cash, machinery, equipment, real estate or other unencumbered fixed assets. Assets must be valued at fair market value by an independent appraiser.

Community Business Development Program

The purpose of this program is to help Métis community owned business development associations and corporations leverage capital to develop businesses with job creation potential.

- Funding range: CCDF can provide a one time non-repayable contribution up to the lesser of \$100,000 or 35% of the value of the fixed assets as identified in the program costs. If the business is sold within three years of receiving the funding, it becomes repayable.
- CCDF can also contribute up to the lesser of \$200,000 or 35% of the value of fixed assets as a repayable contribution, preferred shares, convertible preferred shares or convertible debentures.
- Repayable contributions are for a term not to exceed seven years. Equity instruments will not exceed ten years.
- Total funding from CCDF under this program is not to exceed 50% of the value of fixed assets.

Purpose

- To start a new business
- To purchase an existing business
- To renovate or expand an existing business.

General Guidelines

- Businesses must be for-profit, and demonstrate viability through a sound business plan.
- The community is expected to demonstrate commitment through the injection of reasonable equity.

Large Scale or Joint Venture Projects Program

Funding available

- Minimum funding of \$201,000.
- Up to the lesser of \$1,000,000 or 50% of the value of the total project cost.

Financial assistance will be in the form of

- Common shares;
- Preferred shares;
- Convertible preferred shares;
- Convertible debentures;
- Mortgages and other forms of debt;
- Units in a limited partnership or joint venture for a period negotiated and set out in the partnership or joint venture agreement.

Purpose

- To assist Métis entrepreneurs who wish to engage in for-profit large scale or joint venture projects.

General Guidelines

- Projects must be for-profit and commercially viable.
- Total project costs must be in excess of \$500,000.
- Priority will be given to higher-end value added projects.
- Shares and debt will carry a rate of return to CCDF of no less than 2% over Scotiabank prime rate and will be subject to review and adjustment on an annual basis.
- No administration fee.
- Applicant is responsible for all related legal costs charged to CCDF to a maximum of \$2,500, which will be deducted from the CCDF disbursement.
- CCDF can include the shareholders as joint borrowers or guarantors depending on the nature of the funding instrument used.

Other Services

CCDF offers other business services which include:

- Development of Management and Marketing Skills Program
- Business Plan Assistance Program
- Support for Aftercare Program
 - This program provides professional support to new businesses in order to help them improve their operations.

Saskmetis Economic Development Corporation (SMEDCO)

SMEDCO is a Métis owned lending institution. SMEDCOs purpose is to provide financing for the start-up, acquisition, and/or expansion of Métis controlled enterprises in Saskatchewan.

Contact

Telephone: (306) 477-4350
Facsimile: (306) 373-2512
E-mail: SMEDCO@SMEDCO.ca

SaskMétis Economic Development Corporation
108-219 Robin Crescent
Saskatoon, SK S7L 6M8

Type of financing available

Direct Capital Loans

The purpose of this loan program is to provide loans for projects which are built upon sound business principles but that, because of risk factors, cannot receive funding from other sources.

Shared or Syndicated Loans

With very large projects, SMEDCO may share loan responsibilities with other lenders.

Bridge Loans

Bridge loans are short term loans that are meant to bridge external financing that is committed but pending disbursement. Bridge loans are typically used to finance Aboriginal Business Canada Contributions.

Working Capital Loans

Demand loans to finance a portion of start-up or working capital requirements such as advertising, inventory and receivables.

Process for getting loans

- Approval Criteria
 - Project must be Métis controlled and owned;
 - 2/3 of jobs created must be filled by Métis people;
 - Project must be feasible;
 - Applicant(s) must have proven management capability;
 - Applicants must reside in Saskatchewan, and the business must be based in Saskatchewan;
 - Conflict of Interest and Self-dealing Guidelines prevail.

Other Services

SMEDCO offers other business services which include:

- **Business Advisory Services**
 - **Business Plans**
 - **Business Information Advice**
 - **Workshops**
- **Métis youth program**
 - **To assist with:**
 - i. **Youth Business Loans**
 - ii. **Assistance with Business Planning**
 - iii. **Business Start up Advice**
 - iv. **Information on Other Business Programs for Métis**
 - v. **Post Lending Support**

Community Futures

Beaver River Community Futures

Beaver River Community Futures Development Corporation (BRCFDC) serves most of the communities within the 55 West Enterprise Region. The only 55 West communities which are not serviced by BRCFDC are the Town of Big River and the RM of Big River, but BRCFDC will accept clients from this area.

Contact

Telephone: (306) 236-4422
Facsimile: (306)236-5818
E-mail: great.lakes@sasktel.net

Beaver River Community Futures
106-1st street East Box 2678
Meadow Lake, SK S9X 1Z6

Lending Services

Investment Funds:

Funds are used to help diversify local economies in the BRCFDC region.

General Investment Fund

Is available to businesses in the region that are owned by and will employ, local people. To qualify, applicants must be willing to invest their own money in the venture. The business must also be located in the region and must be considered viable.

Disabled Entrepreneurs Investment Fund

This fund is meant for entrepreneurs with mental or physical disabilities.

Forestry Fund

This fund is targeted towards lending to businesses that provide forestry sector services.

Small Business Counselling

Beaver River Community Futures provides small business counselling to businesses in the region.

Northwest Community Futures

Northwest Community Futures lends to new or expanding businesses in order to encourage business development, and with it, job creation in the region. Eligible loan candidates include: individual businesses, groups of individuals, corporations or organizations initiating economic development and job creation projects, and other such organizations. The two 55 West Region communities serviced by Northwest Community Futures are the Town of Big River and the RM of Big River.

Contact

Telephone: (306) 446-3200
Toll Free: (877) 446-2332
Fax: (306) 445-8076
E-mail: info@northwestcf.com

Community Futures Northwest
761 C 106 Street
North Battleford, SK S9A 1V9

Loans

There are several funds available from Northwest Community Future. In order to access financing, candidates must:

- Produce a business plan
- Demonstrate profitability
- Produce a credit report
- Demonstrate equity and management ability

General Fund

- Eligibility:
 - start up, expansion, business purchase
 - 15 % minimum owner equity
- Type of loans
 - term (on demand)
 - loan guarantees
 - equity participation
- Loan terms
 - \$150,000 maximum loan
 - interest: prime + 2% fixed 5 yrs
 - life insurance: .50 per \$1,000 of monthly loan balance
- Fees
 - application: \$75, non-refundable
 - administration: 1% of approved amount, minimum of \$100
 - security registration cost

Entrepreneurs with Disabilities

- Eligibility:
 - the ability to perform basic self-employment activities is restricted due to an impairment
 - start up, expansion, business purchase
 - must own and control business
 - owner equity, co-signer, or guarantor
- Types of Loans
 - term (on demand)
 - loan guarantees
 - equity participation
- Loan terms
 - \$40,000 maximum loan
 - interest: prime + 2% fixed 5 yrs
 - life insurance: .50 per \$1,000 of monthly loan balance
- Fees
 - application: \$75, non-refundable
 - administration: 1% of approved amount, minimum of \$100
 - security registration cost

Small Business Loan Association (SBLA)

- Eligibility
 - Equipment, renovations, vehicle, inventory
 - 15% minimum owner equity
- Types of loans
 - Term (on demand)
- Loan terms
 - \$15,000 maximum loan
 - Interest: prime +2% fixed
 - Amortization: 5 yrs
 - Inventory: 2 yrs
- Fees
 - Application: \$60, non-refundable
 - Administration: \$50

Young Entrepreneurs (aged 18-29)

- Eligibility
 - Aged 18 to 29
 - Start up, expansion, business purchase
 - Must own and control business
 - 20% owner equity or co-signer/guarantor
 - May operate part time
- Types of loans
 - Term (on demand)
 - Loan guarantees
- Loan Terms
 - \$5,000 start up
 - \$10,000 expansion
 - Interest: prime + 1% fixed 5 yrs
 - Life insurance: .50 per \$1,000 of monthly loan balance
 - Management training may be required
- Fees
 - Application: \$30, non-refundable
 - Administration: none
 - Security registration may apply

Youth Opportunities Unleased (YOU)

- Eligibility
 - Aged 18 to 30
 - Machinery, tools, computers
 - 15% minimum owner equity or co-signer or guarantor
- Types of loans
 - Term (on demand)
 - \$15,000 maximum loan
 - Interest: prime + 2% fixed
 - Amortization: 5 yrs
 - Inventory: 2 yrs
- Fees
 - Application: \$30, non-refundable
 - Administration: \$50

Student Entrepreneurs

- Eligibility
 - Full time or part time enrolment in a recognized educational program
 - Aged 13 to 19
 - Start up or expansion
 - Must own and control business
 - No equity required
 - Co-signor/guarantor required
 - Primary agriculture is no eligible
- Types of loans
 - Term (on demand)
- Loan terms
 - Up to \$1,000
 - Interest: Prime
 - Business Training may be required
- Fees
 - Application: \$10, non-refundable
 - Security may be required

Small Business Loan Associations (SBLA)

55 West Enterprise Region

SBLA Loan Program

- Eligibility
 - Equipment, renovations, vehicle, inventory
 - 15% minimum owner equity
- Types of loans
 - Term (on demand)
- Loan terms
 - \$15,000 maximum loan
 - Interest: prime +3% fixed
 - Amortization: 5 yrs
 - Inventory: 2 yrs
- Fees
 - Application: \$60, non-refundable
 - Administration: \$50

Big River Loans Co-operative

SBLA Program

Contact for more information:

Big River Loans Co-operative
Box 1020
Big River, SK
S0J 0E0

(306) 469-2302