#### **ELIGIBLE IMPROVEMENTS**

- Business Equipment
- Technology (Hardware/Software)
- Business training, consulting or certification
- Removal of barriers to access for people with disabilities and mobility challenges
- Interior painting
- Interior flooring (carpet, laminate, tile, hardwood)
- Shelving (removable)
- Interior counters and display cases
- Interior light fixtures

#### STORE FRONT BUSINESSES ONLY

- Signage in the front of business locations
- Repair or replacement of storefront windows and doors
- Exterior lighting of the building and signage
- Removal and disposal of broken signage and fixtures
- Installation and design of awnings and signs
- New storefront window openings and new doorways
- Interior window display areas and lighting
- Removal of exterior materials that cover architectural details
- New architectural details such as entryway features and cornices
- Signs that are uniquely designed to integrate into building architecture
- Creation of new retail bays in an existing building
- Addition of patio areas and permanent landscaping elements





# BUSINESS IMPROVEMENT LOANS

# COALHURST BUSINESSES

Interest Free Loans
Up to \$10,000

\*Available to home based and store front businesses\*

Loan interest paid by Town of Coalhurst





# **HOW TO APPLY:**

✓ Pick up Grant Application documents at either:

#### **Town of Coalhurst Office**

100—51 Avenue Coalhurst, AB T0L 0V0 Kim Hauta, Chief Administrative Officer Phone: 403 381 3033

or

#### **Community Futures Lethbridge Region**

2626 South Parkside Drive Phone: 403 320 6044

Penny Patching, Business Advisor Direct: 587 800 8417

ppatching@albertacf.com

- ✓ Complete Loan Application document: Application for Credit
- ✓ Set up a meeting with a Community Futures Business Analyst to present application.
- ✓ Once the completed grant application documents are received, CFLR will perform due diligence on the application and contact the business owner to set appointment within 10 working days to proceed.
- ✓ Once approved by CFLR, loans documents will be signed by the business owner and a cheque will be disbursed within 5 working days.



## CFLR SERVICES:

ALTERNATIVE FINANCING

CONSULTING

BUSINESS TRAINING

BUSINESS PLANNING

COMMUNITY ECONOMIC DEVELOPMENT

# **FLEXIBLE TERMS**

- Loans between \$800 and \$10,000
- Terms between 1-3 years

### Sample Loan

#### \$10,000 Loan

- Term of Three Years
- Loan Payment \$277.78/month
- Grant to cover interest



