SMALL BUSINESS FINANCING OPTIONS

SOUTH GLENGARRY

FUND YOUR GROWTH, FUEL YOUR SUCCESS.

Exploring the right financing can help you invest in opportunities, manage cash flow, and build a stronger business.

FINANCING OPTION	BEST FOR	FINANCING AVAILABLE	OFFERED BY
ACC Futures Micro Loan	Start-ups, working capital, small equipment purchases, home-based businesses	**$2,500 to $20,000**	ACC Futures
ACC Futures Term Loan	Start-up financing, expansion, equipment, acquisitions, renovations, etc.	**$20,000 to $300,000**	ACC Futures
Canada Small Business Financing Program (CSBFP)	Equipment, leasehold improvements, commercial property	**Up to $1.15 million**	Participating lenders, backed by the Government of Canada
BDC Financing	Start-ups, growth, equipment, technology, acquisitions, working capital	***Up to $350,000 + depending on program**	Business Development Bank of Canada (BDC)
Traditional Business loan	Established businesses with strong financial history	**Varies**	Banks & Credit Unions
Business line of credit	Cash flow, payroll, inventory, seasonal operating needs	**Varies**	Banks, credit unions, alternative lenders
Equipment Financing/Leasing	Vehicles, machinery, technology, specialized equipment	**Based on asset value**	Financial institutions and leasing companies
Business Acquisition	Purchasing an existing business or succession planning	**Varies**	Banks, BDC, ACC Futures, private lenders

***BDC** offers specialized financing programs for businesses at different stages of growth. Program funding amounts and eligibility should be confirmed by visiting www.bdc.ca.