



# STORMONT, DUNDAS & GLENGARRY

Community Futures Development Corporation

Société d'aide au développement des collectivités

SD&G Community Futures Development Corporation (CFDC) is a non-profit, community-based corporation serving Stormont, Dundas & Glengarry counties, funded by Industry Canada and the United Counties, governed by a volunteer Board of Directors selected from the local business community, with day to day operations handled by a full time staff.

The mandate of SD&G CFDC is to facilitate community, business and economic development, through community strategic planning initiatives, business counselling, small business investment, and job creation & retention. We offer financing through the SD&G CFDC Loans Fund. The objectives of the Fund are to finance growth, expansion, or reorganization.

SD&G CFDC Loans Fund is not in competition with Financial Institutions, but rather is a complement to them, when regular financing is either insufficient or not available. Loan rates are indicative of the risk, as assessed at the sole discretion of the Loans Committee, and typically range from a minimum of Prime + 3% or higher according to risk.

Each loan application must be accompanied by:

- X \$250 non-refundable application fee (full fee: 1% of loan at disbursement, waived for non-profit organisations).
- X Completed Application for Financing.
- X Business Plan: includes Business Profile, Cash Flow Forecast, Balance Sheet & Income Statement, & Current Accounts Receivable & Payable lists.
- X Personal Financial Statement with Revenue Canada Notice of Assessment.
- X Copy of Incorporation documents or Trade Name Registration.
- X Copy of Birth Certificate.
- X Resume and related experience of owner(s), and / or senior staff.

If you own a business or would like to start one, S. D. & G. Community Development Corporation can help you. Remember.... most businesses succeed with sound management and innovative financing.

*To find out more about our services contact:*

26 Pitt St, Cornwall ON K6J 3P2 613-932-4333

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