

## 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

Kim Hauta, Chief Administrative Officer

Phone: 403 381 3033

or

## **Community Futures Lethbridge Region**

2626 South Parkside Drive

Phone: 403 320 6044

Morley Belle, Business Analyst

Direct: 587 800 8427

mbelle@albertacf.com

Penny Patching, Business Analyst

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.*



**Community Futures**   
Lethbridge Region  
Growing communities one idea at a time.

## **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 Loans

#### **\$5,000 Loan**

- Term of Three Years
- Loan Payment \$138.88/month
- Grant to cover interest - \$394.60

#### **\$10,000 Loan**

- Term of Three Years
- Loan Payment \$277.78/month
- Grant to cover interest - \$789.56

**Community Futures**   
Lethbridge Region