

## ELIGIBLE IMPROVEMENTS

Business Equipment

Technology (Hardware/Software)

Building of ramps or other structures and removal of barriers to access for people with disabilities and mobility challenges

Restoration of exterior finishes and repainting

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

Interior painting

Interior flooring (carpet, laminate, tile, hardwood)

Shelving (removable)

Interior counters and display cases

Interior light fixtures

 Heart of Our City

 Community Futures  
Lethbridge Region



# BUSINESS IMPROVEMENT LOANS

## Interest Free Loans

## Up to \$15,000

**\*Loan interest paid through  
Heart of Our City  
incentive program**



# HOW TO APPLY:

**PICK UP** Grant Application documents at either:

**Downtown BRZ Office**

310 - 6 Street South  
Phone: 403 327 9002

Ted Stilson, Executive Director  
ted.stilson@downtownlethbridge.com

**Community Futures Lethbridge Region**

2626 South Parkside Drive  
Phone: 403 320 6044

Penny Patching, Business Analyst  
ppatching@albertacf.com  
587 800 8417

Morley Belle, Business Analyst  
mbelle@albertacf.com  
587 800 8427

**COMPLETE** Grant Application documents:

Loan and Grant Proposal  
Application for Credit

**SET UP** meeting with Ted Stilson, BRZ manager to present application.

**FORWARD** your BRZ approved application to Community Futures Lethbridge Region (CFLR) to complete due diligence on application. CFLR will contact 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.

**DISPLAY SIGNAGE** acknowledging the Community's involvement in the project for the term of the loan (provided by CFLR)



**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 \$15,000  
Terms between 1-3 years

### Sample Loans

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

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

#### **\$15,000 Loan**

- \* Term of Three Years
- \* Loan Payment \$416.67/month
- \* Grant to cover interest - \$1,184.16

**Community Futures**  Lethbridge Region