

## 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

Roof Repair (landlord)

 Heart of Our City

 Community Futures Lethbridge Region


 DOWNTOWN BRZ

# BUSINESS IMPROVEMENT LOANS

## Interest Free Loans

### Up to \$15,000

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

 Heart of Our City

 DOWNTOWN BRZ

 Community Futures Lethbridge Region

# HOW TO APPLY

**PICK UP** Grant Application documents at:

**Downtown BRZ Office**

310 - 6 Street South  
Phone: 403 327 9002

Sarah Amies, Community Director  
sarah@downtownlethbridge.com

**Community Futures Lethbridge Region**

2626 South Parkside Drive  
Phone: 403 320 6044

Sean Prummel, Business Analyst  
Direct: 403 715 9716  
sean.prummel@albertacf.com

**COMPLETE** Grant Application documents:

Loan and Grant Proposal  
Application for Credit

**SET UP** meeting with Sarah Amies, BRZ  
Community Director, 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

No penalties on early payout

### 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

