

Capital solutions for entrepreneurs

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ATB Business & Agriculture “Conventional” Lending

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Conventional Lending

- **Business Term Loan**
 - Receive up to 75% financing, secured with owner-occupied property/real estate or new/used equipment
- **Revolving Line of Credit**
 - A loan intended for short-term financing to cover day-to-day operating expenses
- **Business MasterCard**
 - A credit card to control your financial day to day activities

Relationship Managed



ATB BoostR

For businesses looking for business idea validation, brand exposure, community and capital.

atbboostr.ca

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Leverage the crowd and watch your business take off.

ATB BoostR is a virtual rewards-based crowdfunding platform where aspiring entrepreneurs can pitch ideas, gain valuable feedback and raise money in exchange for a reward, like a product, service or unique experience.

Reward-based crowdfunding



Benefits of ATB BoostR

- Market validation
- Exposure and marketing
- Pre-sales
- Virtual support throughout campaign
- Help from business experts through the Entrepreneur Centres
- Start-up capital

Social Entrepreneurship

Where good can mean business.

atb.com/socent

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What is social entrepreneurship?

Any organization that, no matter their incorporation structure, through their model, uses their **profit for purpose** to **positively impact people & planet**.

For-profit businesses can also be B Corp certified (Benefit Corporation).

Strategy

Education

Connection

Support we offer

1:1 strategy sessions with Hannah Cree

Workshops, events and webinars

Connecting entrepreneurs with the right people within ATB & the community for other funding / connections.

The logo for ATB, consisting of the letters 'ATB' in white, bold, sans-serif font, centered within a solid blue square.

The Branch for Arts + Culture

Connecting and strengthening Alberta's creative communities.

atb.com/thebranch

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What is the Branch?

The Branch for Arts & Culture is a networking and career development clubhouse for people working in the creative industries (YEG @ CKUA Building downtown / YYC @ Stephen Ave ATB branch)

- An arts-focused bank within a multi-use arts venue
- Customized financial services supported by deep industry knowledge



Who is it for?

- Arts-sector businesses: eg, digital media/gaming, film and TV prod., arts schools, performing groups, PR/Marketing, etc.
- Support organizations: industry associations, gov't funding bodies, non-profits, unions, etc.
- Artists and creative entrepreneurs: (full or part-time) musicians, visual artists, writers, performers, etc.
- Individuals with high affinity for the arts

What sets the Branch apart?

- New approaches to credit and lending, with a wider accommodation of multiple and fluctuating income streams
- Resources to improve financial confidence; a comfortable space built by-and-for artists
- Industry-focused solutions, eg: advancing tax credits for film & TV prod.; discounted Blue Cross insurance; Group Financial Services; career and financial planning resources

Community Partnerships

How ATB supports Alberta entrepreneurs through partnership opportunities in communities across the province.

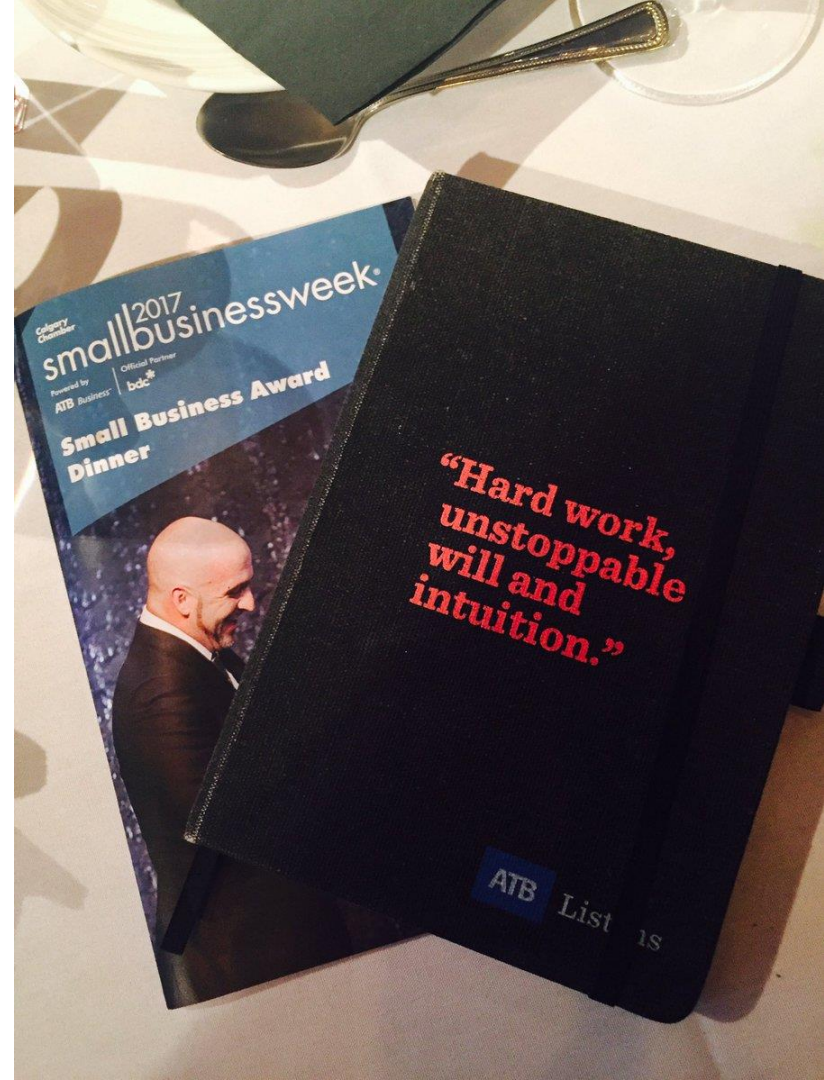
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Who makes a great partner?

Organizations and individuals who:

- Align with ATB's vision to amplify business
- Bring their own strengths that are different than ATB's strengths
- Offer workshops and resources that would benefit ATB customers
- Are innovative and forward-thinking
- We can confidently refer to one another





Examples of partnerships

- Business Link
- Futurpreneur
- University of Lethbridge
- WorkNicer Coworking
- ResourceYYC Coworking

CSBFA Program

atb.com/CSBF

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What is the CSBFA Program?

The Canada Small Business Financing Act program (“CSBFA”), was designed to help small business entrepreneurs obtain financing from Canadian lending institutions, by sharing the risk between the lender and the government.

Established more than 40 years ago, its main purpose is to increase the availability of financing for establishing, expanding and/or modernizing small businesses.

Benefits of the CSBFA Program

Access to financing

Can provide financing up to 100%

Less risk

Industry Canada assumes 85% of the risk, with the borrower assuming the remaining 25%.

Longer repayment

10 years for equipment & leaseholds and 20 years for real property

CSBFA eligibility

Who can apply?

- Corporations
- Sole Proprietors
- Partnerships
- Shareholders must have Canadian Citizenship or Permanent Resident status
- Business must be carried on in Canada
- Assets must be held in Canada
- Gross Annual Revenue must not exceed \$10M

What can be financed?

- Equipment and leasehold improvements up to a max of \$350,000
- Real property and Improvements up to a max of \$1M
- All assets that are being financed must be used for the operation of the business.

CSBFA eligibility

Non-eligible borrowers

- Non-Profit organizations
- Religious organizations
- Holding companies
- Trust (personal, private or social) companies
- Farming businesses (exception: salt water or fish farming)

What can't be financed?

- Working capital
- Inventory
- Advertising
- Borrower's labour
- Pre-existing term loan
- Shares
- Permits
- Goodwill
- Franchise fee
- Office supplies
- GST
- Training

Real Property Limitations

- **50% Rule**

Real Property can be financed provided the borrower is using, or will be using, at least 50% of the area for the operation of the business within 90 days after the final disbursement under the loan agreement

- **3-Year Rule**

The financing of Real Property is not eligible if the borrower intends to sell, lease or sub-lease the operational area in the three years following the date that the loan is made.

- There are four exceptions to this rule:

1. Mini-Storage
2. Health Care
3. Hospitality
4. Accommodation, Food, and Beverage Services Industries

More than
a bank.

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Thanks
for listening.

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