

You'll notice that we do things differently

 Nova Scotia
Co-operative
Council

347 C Willow Street
Truro, NS B2N 5A6
www.novascotia.coop
902-893-8966

Access to Capital for Agri-Businesses



 Nova Scotia
Farm Loan Board

 CREDIT
UNION
Getting You There™

 NOVA SCOTIA

 Nova Scotia
Co-operative
Council

Small Business Loan Guarantee Program

The Small Business Loan Guarantee Program is a joint initiative of the Nova Scotia Co-operative Council, Atlantic Central, local participating credit unions, and the Province of Nova Scotia.

We are now pleased to partner with the Nova Scotia Farm Loan Board to ensure that farmers have access to a complete suite of financial services that meet their needs.

Together, we are delivering better financial assistance for the start-up and expansion of small businesses, enabling provincial business owners to create and maintain rewarding careers for Nova Scotians each year.

Credit unions can provide financing up to \$500,000 in the form of term loans, working capital and lines of credit to individuals who would like to start or purchase a business and/or grow and expand an existing business.

Financing can take the form of term loans, lines of credit and working capital.

Interest rates are negotiated between the applicant and the credit union.

A credit union is required to take security to protect the value of the loan.

To learn more or to apply, visit your local credit union branch or www.ownershipisbetter.com or call **902-896-7291**.

*Supporting farming
businesses in
Nova Scotia*

*Our business is banking
our focus is people*

About the Nova Scotia Farm Loan Board

Since 1912, the Nova Scotia Farm Loan Board has been promoting and encouraging agricultural development in Nova Scotia by financing new enterprises and developments on existing farms. Our mission is to support the development of sustainable agriculture and agri-rural business in Nova Scotia through responsible lending. The board's primary focus is medium to long-term lending secured by real-estate, quota, or other fixed assets. Rates may be fixed for a term or for the life of the loan. For additional information about the board, call

902-893-6506 or visit www.gov.ns.ca/agri/farmlb/

About Co-ops and Credit Unions

Co-operatives and credit unions have a long history of commitment to their local communities. The Small Business Loan Guarantee Program is part of this commitment – helping to establish new businesses, grow existing businesses, and empower entrepreneurs with the support they need to create employment for themselves and others. That's our interest, that's our commitment.

A credit union is a financial co-operative. Co-operatives and credit unions are businesses owned by their members – the people who use their services. Each member is a shareholder and has a democratic voice.

Our development agency, the Nova Scotia Co-operative Council, can assist you with accessing the technical assistance you require to strengthen your plans.

If you have specific questions that are not answered in this brochure, please contact us at **902-893-8966** or visit www.ownershipisbetter.com