

HOW TO RAISE FINANCING FOR A GROWING BUSINESS

The Main Sources of Money

- Personal savings
- Friends and relatives
- Business partners
- Suppliers
- Banks
- Government
- Angel investors
- Credit cards



Pitch Your Business

- Know your industry
- Develop a business plan
- Know your numbers
- Know your strengths and weaknesses
- Presentation
- Never give up



Key criteria

- Management team
- Financial performance
- Money required
- Repayment period
- Financial forecasts
- Sales projections
- Plan to grow the business



Family and Friends

- If you borrow from family get it in writing
 - Amount of the loan
 - Interest rate
 - Payment terms
 - What happens if you can't repay the loan



Tell them start ups are risky

Family and Friends

- Incorporate and sell them shares
- Get advice from an accountant and lawyer if necessary



Business Partners

- Complimentary skills
- Money
- Shared vision
- $1 + 1 = 3$



Double the trouble half the profit

Commercial Banks

- They look at:
 - Industry experience
 - Business plan
 - Collateral
- They'll do a background check
- They'll check your credit score
- Personal net worth





- All topics ▾
- Just for businesses ▾
- Just for consumers ▾
- Forms, reports, guides ... ▾

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Growth is good

Find money for
your business

Find money for
your research

Find forms
and more



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Business Topics

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Find government grants, loans and financing

Purpose of Financing (optional)

- Start or buy a business
- Buy or lease equipment or property
- Conduct R&D and innovate
- Increase sales in Canada
- Export products or services
- Hire or train employees
- Increase working capital
- Increase productivity
- Get a patent, license, or apply a new technology
- Implement safety or quality control standards
- Reduce pollution or improve energy efficiency
- Sell or close a business
- Others

Your Province/Territory (optional)

Alberta

Canada Small Business Financing Program

INDUSTRY CANADA, GOVERNMENT OF CANADA

This program could help you secure up to \$500,000 from a financial institution by sharing the risk with your lender.

The loans can cover 90% of the costs to:

- Purchase or improve land or property
- Purchase leasehold improvements or improve leased property
- Purchase new or used equipment

Eligible small businesses should have annual gross revenues of no more than \$5 million.

Borrow products

Operating Loans ▶

For businesses with borrowing needs in excess of \$50,000. Get the cash you need to optimize your day-to-day operations and improve working capital.

Term Loans ▶

Term loans make significant purchases and renovations affordable. You can choose between fixed and variable interest rates, as well as amortization and payment options.

Evergreen Line of Credit ▶

Use an Evergreen to advance separate loans throughout the year to pay for capital purchases.

Government Guaranteed Loans ▶

ATB Financial participates in Loan Guarantee programs offered by the provincial and federal governments to give you increased flexibility and security in starting or expanding your business.

Letters of Credit ▶

Letters of credit are the most safe, secure, and convenient settlement method for international transactions.

Professional Practice Financing ▶

Specifically designed to meet the business demands of Alberta's professionals.

Not sure what to do, but know your business needs some extra cash?

Give us a call and ask how we can help. To get started, try our [MasterCard vs. Loan Calculator](#) which may help answer some of your questions.

Angel Investors

- Key source of funding for small business
- Wealthy individuals that want to invest money in small business
- They can act as great mentors
- Found through networking
- They finance early stage investors



Angel investor resources:

[National Angel Capital Organization \(NACO\)](#)

NACO is the industry association that represents Canadian Angel capital. They work to increase angel investments in Canada and create a greater pool of capital for innovative start-up companies.

[VentureAlberta](#)

VentureAlberta Forum is one of the largest gatherings of business angels in the cities of Calgary and Edmonton.

[Venture Capital Association of Alberta \(VCAA\)](#)

VCAA is an industry association for investors interested in advancing the venture capital industry in Alberta.

Alberta Deal Generator
Connecting Innovation & Investment

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Welcome to Alberta Deal Generator

Welcome to the Alberta Deal Generator! We work to facilitate investment in high-growth Alberta technology companies.

Alberta Deal Generator (ADG) has established the largest network of accredited investors in Canada who are actively pursuing opportunities in Alberta's early and growth-stage companies.

Through a **screening process**, ADG identifies technology companies that are "investment ready" and then connects these firms with our network of angel investors, Venture Capital firms and other investor groups in special presentation forums.

If you are an **investor** serious about partnering with a high-growth, advanced-technology enterprise, join the Alberta Deal Generator network.

If you are an **entrepreneur** requiring early stage financing to grow your Alberta based technology company to the next level of operations, register with ADG.

Alberta Deal Generator has something for you!

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Alberta Canada

Immigrating to Alberta | Business in Alberta

Search...

ALBERTA OVERVIEW | ALBERTA INDUSTRIES | INVEST IN ALBERTA | EXPORT YOUR PRODUCTS | STATISTICS AND PUBLICATIONS

[BUSINESS IN ALBERTA](#) / [INVEST IN ALBERTA](#) / [HOW TO INVEST IN ALBERTA](#) / BANKING AND FINANCE

Banking and finance

There are many financing options that businesses in Canada can choose from to raise capital. Business owners should also be aware of the legislation and regulations that govern business financing.

Financial institutions

[Banks](#)

Canada's banks offer a full range of banking, investment and financial services. Banks generally have a nationwide presence, and some have international connections. Banks are federally regulated.

[Other financial institutions](#)

Canada has a variety of financial institutions in addition to banks. In Alberta, these may include credit unions, trust and loan companies, insurance companies, investment companies and venture capitalists.

Financing options

[Debt financing](#)

This type of financing comes from loans made to a company from a bank or other external financial source. The loans are repaid with interest.

[Equity financing](#)

This type of financing comes from personal funds that are made available to a company, such as investor funds. Investors have a share in the company and the profits.

[Government financing](#)

Economic highlights

Browse the latest presentations, reports, and reviews on Alberta's economic performance.

[Learn more »](#)

Employment and labour relations

Find out about the employment-related legislation in every province.

[Learn more »](#)

Invest in Alberta menu

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<http://www.albertacanada.com/business/invest/banking-and-finance.aspx>

Crowdfunding

NCFCA
National Crowdfunding Association of Canada

CANADIAN CROWDFUNDING
YOUR NATIONAL VOICE

LEARNING CENTRE » INITIATIVES » FREE JOIN NOW » MEDIA » REGULATIONS » ABOUT US »

EVENT TORONTO (JUNE 11, 2013): CROWDFUNDING FOR START-UPS, CHARITIES & ENTERPRISE | WORKSHOP TORONTO (JUNE 15): HIVEWIRE CROWDFUNDING | EVENT HALIFAX (JUNE 19-20, 2013): ATLANTIC VENTURE FORUM CONFERENCE

PLANT A SEED -- WATCH YOUR PROJECT GROW IN A VIBRANT ECO-SYSTEM.

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Canadian Crowdfunding Directory

Share / Save

Last Revised: Jun 1, 2013

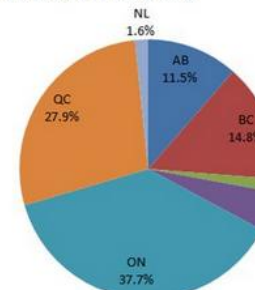
This is an ever evolving and growing directory of active (or beta) Canadian Crowdfunding platforms, funding portals and service providers. Please contact us with additions, deletions and edits at casano@nofacanada.org and we'll do our best to make updates periodically.

Canadian Crowdfunding Directory
Distribution of Portals and Service Providers (as of Jun-1-2013)

Region	Portal	Service	*Total	% Tot
AB	5	2	7	11.5%
BC	9		9	14.8%
NB	1		1	1.6%
NS	3		3	4.9%
ON	21	2	23	37.7%
QC	15	2	17	27.9%
NL	1	0	1	1.6%
Total	55	6	61	100.0%

Source: Craig Asano

* Includes active, beta and closed beta portals and service providers based in Canada



What is Alberta BoostR

Alberta BoostR is a place for local businesses to get funding from their supporters, and everyday people who recognize the value of small business. Businesses tell their story, set funding goals, and offer rewards for a Boost.

[Learn More](#)



Start a Campaign

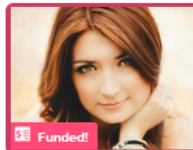


Get the financing you need to help your business thrive, from your own community.

[Start a Campaign](#)

[What do I need to do?](#)

Recent Success Story



Tenille

Tenille Nadkrynechny
Grande Prairie, Canada

Funded!

Goal: \$9,100

Featured Campaigns



LUX Beauty Boutique
omni-channel retail
revolution

[Lux Beauty Boutique Ed...](#)



**Carbon Environmental
Boutique**

[Carbon Environmental B...](#)



Poppy Barley

[Poppy Barley Edmonton, ...](#)

We're defying mass-

Boost a Business

Find a business in and around your local community and give them a Boost!

[Browse all locations](#)



Top FAQs

What is Alberta BoostR?

Why would a business use Alberta BoostR?

Why would I support a local business

Crowdfunding

indiegogo browse | learn | create Sign Up | Log In | search

The world's funding platform. Fund your passion.

AGENCY
A FILM BY MEREDITH WRIGHT

Agency Doc by Meredith Wright
3,555 raised | 38 days left VIEW CAMPAIGN

BROWSE CAMPAIGNS

LEARN HOW IT WORKS

CREATE A CAMPAIGN

Deal Countdown

<p>COMMUNITY</p> <p>storation of 66 Motel in - Route 66 <small>route 66 World</small></p> <p>is a fund raising campaign to love and FINALLY light up the iconic 66...</p> <p>010 raised 41 hours left</p>	<p>THEATRE</p> <p>T: An MBTA Musical at Oberon <small>by John Manship</small></p> <p>T: An MBTA Musical, "Best Musical, Small / Fringe Theatre 2011", will reopen at Oberon in ...</p> <p>\$1,470 raised 7 days left</p>	<p>MUSIC</p> <p>Imani Uzuri 'The Gypsy Diaries' Promo Launch IndieGoGo Campaign! <small>by Imani Uzuri</small></p> <p>Help Imani Uzuri launch worldwide promotional campaign...</p> <p>\$5,025 raised 17 hours left</p>	<p>FILM</p> <p>THE BLACK DAHLIA HAUNTING <small>by DeWany Pinn</small></p> <p>A woman claims that Elizabeth Short, aka The Black Dahlia, is leaving clues to her murder.</p> <p>\$684 raised 10 days left</p>
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?! **What is Kickstarter?** We're the largest funding platform for creative projects in the world. [Learn more!](#)

KICKSTARTER Discover great projects | Start your project

BLOG | FAQ | SIGN UP | LOG IN

A NEW WAY TO **Fund & Follow Creativity**

AS FEATURED IN [WIRED](#) [GOON](#) [Pitchfork](#) [D.P.R.](#) [The New York Times](#)

Blog Interviews, updates, and tips from the Kickstarter team.

[I Love You Real Fast: Photojournalism in Swaziland](#)
posted 3 days ago

PROJECT OF THE DAY

Bring back Buddy Cop 2
by The Debate Society

The Debate Society is bringing their hit play about Cops, Christmas and Racquetball back for one week only in January.

New York, NY

46% FUNDED | \$2,216 PLEDGED | 26 DAYS LEFT

MUSIC

Idgy Dean / Heart & Lung
by Lindsay Sanwald

BRING IDGY DEAN'S HEART & LUNG TO LIFE!

New York, NY

52% FUNDED | \$1,588 PLEDGED | 47 DAYS LEFT

FILM

COMICS

*Business &
Agriculture*

Q&A

Thank You

ATB Financial™