

Application Guide

Five steps to your Fair Finance Fund loan

STEP ONE: UNDERSTAND THE APPLICATION PROCESS



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STEP TWO: ARE YOU A FOOD OR FARM BUSINESS IN ONTARIO?

Funding is available for social enterprises across the supply chain, from field to fork, including:

- Food Producers
- Food Processors
- Food Distributors
- Restaurants
- Bakeries
- Food Retailers
- Food Suppliers
- Waste Management
- Online Markets

If you don't see your business listed, contact us. We will see how your business or project could fit in.

STEP THREE: DETERMINE IF YOU'RE AN ELIGIBLE APPLICANT



The majority of income comes from the sales of goods and services in the local food and farm sector



Registered as a non-profit, charity, co-op or a business with clearly stated social and/or environmental values

Examples of social/environmental values include reduced fuel use, increased local suppliers, improved community food security, preservation and regeneration of the land, season extension etc.



Business plan for start-up or expansion activities including a financial plan that demonstrates an ability to repay the loan

Don't have a business plan? Review our Business Plan Content Guide to create your business plan



Demonstrate the ability to track social and/or environmental impact of the project as well as financial measures

Our team will provide you with the tools and resources to help track social and/or environmental impact



Demonstrate appropriate expertise to meet project goals

Tip: What to think about before applying?



- Decide why you need a loan
- Determine how much you need
- Learn about different lenders, offerings, and programs
- Ask questions!

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STEP FOUR: OBTAIN THE STANDARD REQUIRED MATERIALS

- Business Plan
- Cashflow Forecasts
- Tax Returns
- Quotes Related To Loan Purpose
- Character Reference/CV
- Proof of Registered Business
- Articles of Incorporation
- Statements Showing All Property Taxes Are Paid
- Signing Officers
- Proof of Insurance
- Paid Government Remittances

Please note, standard materials listed above are only required once the preliminary application is approved.

Tip: What makes a strong application?



- A strong and well developed business and marketing plan
- Level of social and environmental impact
- Commitment to repay
- Capacity to repay
- Character

This means you can:

- Act quickly on an opportunity
- Be ready for an emergency that may require capital
- Be in a better position to grow

STEP FIVE: APPLY

Applying

Applications are submitted by email to loans@fairfinancefund.org

Intake Periods

Please find preliminary intake periods outlined on our website www.fairfinancefund.org/apply

Please note: Once your preliminary application has been approved you must submit the full application and required materials within 60 days.

Questions?

For more information, questions or assistance through the application process, please contact us.

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