



## SAND PLAINS *Community Development Fund*

### **Sand Plains Community Development Fund (SPCDF)**

**Brant • Elgin • Middlesex • Norfolk • Oxford  
2009-2011**

#### **For-Profit Applicant Guidelines**

The purpose of this guide is to assist you in completing an application for funding from the Sand Plains Community Development Fund (SPCDF). There are two categories to the Fund **“Community Development Support”** and **“Access to Capital”** with separate application forms for each category located at [www.sandplains.ca](http://www.sandplains.ca)

#### **Objective**

The Sand Plains Community Development Fund (SPCDF) is a \$15 million application-based program created to assist rural communities in the Sand Plains region to build a stronger, more diversified economy.

The Fund is intended for community initiatives which support regional development; stimulate business, investment and job creation; strengthen local populations and attract visitors. Rural projects in the counties of Brant, Elgin, Middlesex, Norfolk and Oxford may apply for assistance under two separate categories: **“Community Development Support”** and **“Access to Capital”**.

#### **Priority Areas**

- Agribusiness/Agri-food
- Tourism
- Green products
- Renewable energy
- Food processing
- Manufacturing

#### **The following activities will not be funded:**

- Projects which involve religious, political or illegal activities
- Activities which could be deemed as discriminatory as defined by the Canadian Human Rights Code
- Tobacco-related initiatives
- Debt or deficit reduction
- Costs incurred or completed prior to project approval

**The following recipients are ineligible under both categories of the fund:**

- All federal departments, agencies and crown corporations
- Any applicant who cannot demonstrate they have the capacity to deliver the project and
- Any entity whose objectives and/or projects are not compatible with the SPCDF objectives

***Access to Capital Category***

This category of the Sand Plains Community Development Fund is intended to foster entrepreneurship in the region by increasing the availability of 'patient capital' for small business start-ups and expansions in priority sectors.

**Eligible Applicants:**

- Private enterprise
- Community organizations
- Not-for-profit organizations
- Co-operatives
- Social service institutions
- Business organizations and
- Municipalities

**Preference will be given to projects that:**

- Relate to agriculture/agri-food
- Are located (entirely or mainly) in the Sand Plains region
- Incorporate economic viability, environmental values and social implications
- Leverage other federal, provincial, municipal and/or private sector investments

**Loan Terms:**

Funding will enable applicants, including social enterprises and co-operatives, to apply for repayable financing up to \$250,000 on commercial terms through loans from Community Futures Development Corporations (CFDCs). Interest rates will be negotiated based on the requirements of each applicant. Terms of loans will be developed on a case-by-case basis and may include such conditions as no repayment for a defined period, interest payments only for a defined period, interest and capital repayments for the following period of the loan, and may be used as subordinated debt to encourage leveraging from other lending sources.

**Where to apply:**

Meet with the CFDC staff to discuss your pre-proposal.

Applicants whose projects are deemed eligible for the SPCDF Access to Capital category will work with the staff at one of the following CFDCs based on geographic proximity:

- *Enterprise Brant o/b Brant Community Futures Development Corporation* **519-752-4636**
- *Elgin Business Resource Centre* **519-633-7597**
- *The Business Help Centre of Middlesex County* **519-641-6100**
- *Norfolk District Business Development Corporation* **519-428-2323**
- *Oxford Small Business Support Centre* **519-425-0401**

**Pre-Proposal Application Process:**

**Step 1:** Read the SPCDF guidelines first to determine if your organization is eligible to apply and the proposal is a good fit with the Priority Areas and Preferences.

**Step 2:** Contact the local CFDC office.

**Step 3:** Prepare and submit a pre-proposal to the CFDC staff using the pre-proposal form. The pre-proposal format should not exceed 4 pages in length and includes:

- a) an overview of the project including: project title, location, application information and partners;
- b) description of the nature and intent of the project, start date, and estimated completion date;
- c) a project budget summary.

**Step 4:** Meet with the CFDC staff to discuss your pre-proposal.

**Step 5:** All pre-proposals will be provided to the Sand Plains Community Development Fund as information. Applicants whose projects are deemed eligible for the SPCDF Access to Capital category will be asked by the CFDC to complete a Business Loan Application.

**Contact us:**

Any questions or comments may be directed to the SPCDF office:

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Suite 203A, 200 Broadway  
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Tel: 519-688-7263  
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