

Our Formula
When It Comes
To Considering
Your Small
Business Loan.

Character
+ Ability
= Collateral



Small loans, big impact

Ottawa Community Loan Fund
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Encouraging Small Business Is Our Biggest Priority.

At the Ottawa Community Loan Fund we know that small businesses, like the one you hope to start or expand, have a very big impact in the Ottawa community. OCLF was formed to ensure that promising entrepreneurs, with viable business ideas are able to get access to financing not available elsewhere. Our goal is to help more people become self-sufficient through self-employment.

We're Here To Help Start Businesses And Change Lives.

We provide short-term loans of up to \$15,000 to individuals and groups with worthwhile business concepts, practical work experience or training, and a solid business plan. OCLF is based on a successful and established model of community loan funds now helping aspiring entrepreneurs across Canada and the United States. Ottawa's corporate community, municipal government, individuals and self-employment training centres are enthusiastic supporters of OCLF.

We Know That You Are Your Most Valuable Business Asset.

In providing loans, we operate under the philosophy that credit histories and tangible assets are just part of a formula that also considers the character and ability of applicants.

You Are Eligible To Apply For OCLF Funding If:

- You are 18 years or older and not attending school on a full-time basis.
- You live in the City of Ottawa and have permanent legal status in Canada.
- You have sole ownership in the company or, partners that are willing to co-sign for the loan.
- You can demonstrate to the satisfaction of OCLF that you can fully repay the loan.
- You have been discharged from bankruptcy, if applicable.
- You can submit a complete business plan including start up or expansion costs and a cash flow forecast.

- You have participated in a business-training program associated with OCLF or; you are presently operating a business and can supply the required documentation or; you have experience in a similar business.

Your Business Is Eligible To Apply For OCLF Funding If:

- It is located in the City of Ottawa and operates a minimum of 10 hours per week.
- It is not a network marketing business.
- It is, or will be a legally registered sole proprietorship, partnership, corporation or co-operative.
- It is using the funds to start or expand business operations.
- It is not applying the funds to consolidate debt.

If you meet the eligibility criteria, all you need to do to start the process is fill out a loan application.

Submit the application along with a \$10 application fee and detailed business plan, and your business dream could become a reality.



The OCLF gratefully acknowledges the support and vision of the following community partners:

