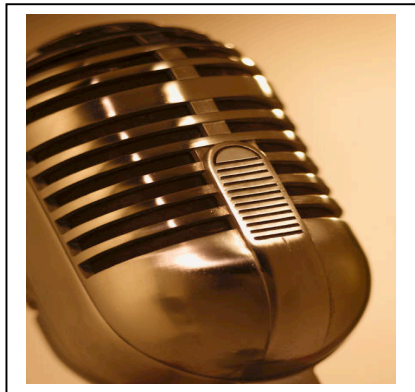


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## Looking for money?

Is your company ready to grow, but challenged by finances? Are you ready to borrow to put a strong business plan into action, but would rather not sign away your first-born to do it? Would you like to develop a good working relationship with a banker? The **Alberta Cultural Industries Fund** may be a solution to boosting your bottom line.

The Fund offers direct small loans up to \$25,000, or guarantees your company to a financial institution for loans and lines of credit up to \$250,000. The Fund is operated by the Alberta Music Industry Association, the Alberta Magazine Publishers Association, the Alberta Motion Picture Industries Association and the Book Publishers Association of Alberta, and so is designed as a 'cultural industry friendly' process.



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For more information,  
and complete guidelines,  
please contact

Alberta Cultural Industries  
Association

10670 52 Street

Edmonton, Alberta

T6A 2H2

780-468-9304

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# Cultural Industries Loan Fund

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acia

alberta cultural  
industries association

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## Different needs, different loans.

As a company grows, it has different financing needs. The Fund recognizes this reality and has designed two unique approaches for Alberta's cultural industries.

Small loans, usually no more than \$25,000, are made directly by the Fund for attractive interest rates and with reasonable payment schedules. Finally, a “friendly banker” who understands your needs and challenges.

For larger loans of up to \$250,000, ACIA will act as a guarantor for companies borrowing from a traditional lender. Through standing by you, the Fund says to your lender “this is a company that we think has a good plan – and we’re willing to put our money on the line to prove it.”



## Who can apply?

Generally, companies that work in the cultural industries, and are majority owned by residents of Alberta can apply. Check the guidelines for full details.

## How long can I use the money?

Loans and guarantees are generally for no more than three years. Preference is given to loans of shorter duration, but consideration is given to making sure the company has enough time to carry out its plan.

## What do I need to do to apply?

We ask for a basic proposal outlining how you plan to use the loan, how it will improve your operations and revenues. Depending on whether you are looking for a guarantee or a small loan, you will be asked to provide appropriate financial reports and projections. Full details are available in the guidelines.



## How's the decision made?

ACIA contracts individuals who have experience in the cultural industries, but who are no longer active in the business to review fund applications. This way, we are able to ensure that your information will be confidential, and not available to your competitors.

## Is there an application fee?

Members of AMIA, AMPA, AMPIA and the BPAA do not have to pay a fee, but non-members must pay a non-refundable fee of \$750.

## When's the deadline?

There is no deadline. The Fund accepts applications at any time – when *you* are ready.