



Trenval - CANtrade™ Financing

Specialized financing for SME's shifting supply chains, expanding interprovincial trade, or exporting locally made products, CANtrade™ is designed to provide flexible financing with reduced lending rates to support sustainable growth.

Scope and Objectives

Trenval Community Futures, through its **NVenture** initiative introduced in 2025, is proud to announce the launch of **CANtrade™**, a localized financing program designed to help businesses respond to today's shifting trade landscape with growth focused sustainability. The program will open in early 2026 for a three-month intake period.

Eligibility

Eligible applicants	Ineligible applicants
<ul style="list-style-type: none">✓ All businesses located within the catchment area of the City of Belleville, City of Quinte West, Tyendinaga Township, Stirling-Rawdon, Deseronto or Tyendinaga Mohawks of the Bay of Quinte approved for local municipal CIP (Commercial Improvement Program).✓ Be a Canadian or provincially incorporated business or registered sole-proprietorship/partnership.✓ Canada Revenue Agency and Receiver General must be current and up to date if existing business.✓ Applicants with a credit history satisfactory to Trenval.	<ul style="list-style-type: none">✗ Part-Time businesses (less than 30 hours per week), Side Hustles.✗ Post-secondary institutions, learning and educational organizations.✗ Government organizations or bodies, or entities owned by a government organization or body including but not limited to social services, community and civil society mandated organizations.✗ Bathhouses, strip clubs, bars, non-qualifying cannabis businesses.✗ Unions, religious or fraternal organizations.✗ Entities owned by individuals holding federal, provincial or municipal political office.

Eligible Projects	CANtrade™ Financing
<ul style="list-style-type: none"> ➔ Meeting growing demand from customers in other provinces ➔ Bringing parts of your supply chain back to Canada ➔ Improving operations to stay competitive ➔ Expanding production capacity ➔ Hiring staff and upgrading technology ➔ Exploring new export markets ➔ Reducing supply chain risks or shifting to new industries ➔ Developing new products, services, or processes that are nearly market-ready ➔ Adapting products or services for local markets (certifications, translations, compliance) 	<ul style="list-style-type: none"> ➔ Secure new suppliers or strengthen your supply chain ➔ Enter new markets in Canada or abroad ➔ Increase production to meet rising demand ➔ Maintain stability with working capital ➔ Improve efficiency and reduce costs (including tariff management) ➔ Access expert advice or consulting to support these initiatives

Application process

Applications for funding are accepted on an ongoing basis to eligible applicants who have eligible costs/expenses and supporting cash flows.

To Apply:

- 1) Complete the Application Forms [Here](#).
- 2) Submit the Application Form along with the required attachments* to:
 - Eileen Brown, Business and Loan Advisor ebrown@trenval.ca
- 3) Security documents will be arranged for signature for successful applicants. Electronic signatures will be accepted on all applications. Applicants may be asked to meet with Trenval's Investment Committee.

Supporting Documentation

SUPPORTING DOCUMENTS REQUIRED WITH APPLICATION:

- Completed application. [Here](#)
- Master Business License or Articles of Incorporation.
- Business project details with 2–3-year forecasting
- Current financial statements.
- Identification – 2 pieces Government Photo ID for all owners/shareholders.

Funding Details

Available through the Community Futures Program, CANtrade™ provides repayable loans from \$5,000 to \$150,000 with competitive interest rates and flexible terms. This program is tailored to support businesses adapting supply chains, expanding inter-provincial trade, or pursuing export opportunities for locally made products.

Key Features of CANtrade™ Loans:

- Loan amounts from \$5,000 to \$150,000
- Interest rates from **Prime** to Prime + 2%
- Repayment terms up to 84 months
- Interest-only payments for the first 6 months
- No prepayment penalties

Loan Security

If an Application for Funding is approved, loan documents will be executed between the Applicant and Trenval Business Development Corporation. Approved financing will be disbursed through a single advance payment following receipt of the executed documents and requirements.

SECURITY DOCUMENTATION REQUIRED:

- Offer to Finance.
- Promissory Note.
- General Security Agreement.
- Personal Guarantee(s) if incorporated.
- Other security deemed necessary by Trenval.

Electronic signatures will be accepted on all loan security documents as needed

*ADDITIONAL DOCUMENTS THAT WILL BE REQUIRED:

- Business insurance noting Trenval's interest, as outlined in Offer to Finance.
- Pre-Authorized Payment (PAP) Agreement.
- Other necessary loan documentation as needed.

Reporting

CANtrade™ Financing

All approved businesses may be asked to submit an online survey either during or at the end of the loan. This survey will assist Trenval in measuring the local impacts. This survey may include:

- Narrative describing how the financing contributed to your business growth, customer base, community presence, resilience and sustainability
- Number of jobs maintained and or created due to financing received.
- Confirmation that the SME is continuing its operations.
- Other metrics as may be requested by Trenval.
- SME's must also submit a copy of their financial statements within one hundred and eighty (180) days of their fiscal year or a copy of Business Activities from personal income tax return.

FOR MORE INFORMATION, PLEASE CONTACT:

Trenval's Business and Loans Advisor, Eileen Brown ebrown@trenval.ca

T: 613-961-7999 ex 221 C: 613-438-5158

Sample Repayment Terms:

Amount	Interest ¹	Term*	Monthly Payments*
\$25,000	Prime% (4.45%)	2-years	\$1,095
\$50,000	Prime% (4.45%)	3-years	\$1,490
\$75,000	Prime% (4.45%)	4-years	\$1,710
\$100,000	Prime% (4.45%)	5-years	\$1,865
\$125,000	Prime% (4.45%)	6-years	\$1,985
\$150,000	Prime% (4.45%)	7-Years	\$2,085

** Interest-only period may be approved on a case-by-case basis depending upon retrofit completion timeline.*

Date modified:
2025-12-08

¹ [Based on Bank of Canada Current Prime Rate; subject to change.](#)