



## **BUSINESS LOAN APPLICATION**

**BUSINESS NAME:** \_\_\_\_\_

**PRINCIPAL(S)/OWNER(S):** \_\_\_\_\_

**DATE:** \_\_\_\_\_

105 Hurontario Street, P.O. Box 74  
Collingwood, Ontario L9Y 3Z4  
TEL: 1.705.445.8410

E-mail: [info@cfsouthgeorgianbay.ca](mailto:info@cfsouthgeorgianbay.ca) Web site: [www.cfsouthgeorgianbay.ca](http://www.cfsouthgeorgianbay.ca)

**INCOMPLETE APPLICATIONS CANNOT BE PROCESSED**

Canada

**Incomplete Applications CANNOT be processed—Carefully review this list**

|  |  |
|--|--|
|  | Loan Application Fee payable as follows:<br><b><u>\$200.00 Non Refundable</u></b> fee to be paid when the application is submitted.  |
|  | Business Plan – For a guideline see our website <a href="http://www.cfsouthgeorgianbay.ca">www.cfsouthgeorgianbay.ca</a> .   |
|  | Minimum 2 years of profit and loss and cash flow projections broken down monthly. Templates are available on our website, <a href="http://www.cfsouthgeorgianbay.ca">www.cfsouthgeorgianbay.ca</a> . |
|  | Statement of Personal Assets and Liabilities of each principal.Ensure all sections are completed and signed.   |
|  | Recent Municipal property tax statement(s) from Municipality for properties owned.   |
|  | Current mortgage statements for properties included in Personal Financial Statement.   |
|  | Latest Personal Income Tax Return Notice of Assessment (ie In 2021 we require the 2020 Notice of Assessment)   |
|  | If you are an <u>existing</u> business, 2 years of historical financial statements (Balance Sheet and Income Statement) and corresponding Income Tax returns and Notices of Assessment               |
|  | If you are an <u>existing</u> business, Current Year Balance Sheet, Income Statement, and corresponding Accounts Payable and Accounts Receivable listings.   |
|  | If you are an <u>existing</u> business, latest Notice of Assessment for GST/HST, PST, Source Deductions and WSIB. (see page 3)   |
|  | If the business is incorporated, a copy of the Articles of Incorporation and details of the share structure and officers of the corporation  |
|  | If the business is not incorporated, a copy of the Master Business License   |
|  | If the business is a partnership, a copy of the partnership agreement.   |
|  | A complete list of all the business assets (equipment, furniture, fixtures, inventory, computers, vehicles, land, buildings, etc) with an estimation of the fair market value.                       |
|  | If you are <u>purchasing</u> an existing business, 2 years of historical financial statements (Balance Sheet and Income Statement) and the income tax notices of assessment.                         |
|  | Lease of premises (if this application is for a proposed new business, and the lease is dependent on the results of the application, a copy can be obtained later)                                   |
|  | Resumes of all business principals   |
|  | A copy of a birth certificate and driver’s license for each business principal (front & back)  |
|  | Proof of relevant insurances will be required if the loan is approved.   |

## COMMUNITY FUTURES SOUTH GEORGIAN BAY BUSINESS LOAN APPLICATION

AMOUNT REQUESTED \$ \_\_\_\_\_ (maximum \$300,000)

|                         |
|-------------------------|
| <b>PURPOSE OF LOAN:</b> |
|-------------------------|

How many staff do you currently employ (including yourself)? Full Time: # \_\_\_\_\_

Part Time: # \_\_\_\_\_

How many staff do you expect to add in the next 6 – 12 months Full Time: # \_\_\_\_\_

as a result of this loan application? Part Time: # \_\_\_\_\_

### BUSINESS INFORMATION

|                                      |  |                          |                 |
|--------------------------------------|--|--------------------------|-----------------|
| <b>Legal Name of Business</b>        |  |                          |                 |
| <b>Name of Principal(s)</b>          |  |                          |                 |
| <b>Mailing Address of Business</b>   |  |                          | <b>Phone:</b>   |
|                                      |  |                          | <b>Fax:</b>     |
|                                      | <b>Business Type:</b><br><i>(sector)</i> |                          |                 |
|                                      | <b>Email:</b>                            |                          | <b>Website:</b> |
| <b>Physical Location of Business</b> | Same as Mailing Address                  | <b>Physical Address:</b> |                 |
| <b>Age of Business</b>               |  |                          |                 |

Have all Government remittances been paid in accordance with your remittance schedule?

Yes    No

Business Number: \_\_\_\_\_

#### Details of Outstanding Remittances

| Owing To | Amount | Details |
|----------|--------|---------|
|          |        |         |
|          |        |         |
|          |        |         |

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**COMMUNITY FUTURES SOUTH GEORGIAN BAY  
BUSINESS LOAN APPLICATION**

| <b>BANKING INFORMATION</b>                                  |
|---|
| <b>Business</b> (Name, Address and Contact information):    |
| <b>Other Merchant Accounts</b> (Name, Address and Contact): |
| <b>Personal</b> (Name, Address and Contact information):    |

|   |
|---|
| Did the Principal seek standard financing? Yes__ No__ |
| Describe the results:                                 |

|                         |                  |
|-------------------------|------------------|
| <b>Accounting firm:</b> | <b>Law firm:</b> |
| <b>Address:</b>         | <b>Address:</b>  |
| <b>Phone:</b>           | <b>Phone:</b>    |
| <b>Contact:</b>         | <b>Contact:</b>  |

| <b>CONTACTS/REFERENCES</b>   |
|--|
| <u><b>Institution/Organization/Business</b></u><br><b>Contact:</b><br><br><b>Phone# :</b><br><b>Address:</b> |
| <u><b>Personal</b></u><br><b>Contact:</b><br><br><b>Phone# :</b><br><b>Address:</b>                          |

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# COMMUNITY FUTURES SOUTH GEORGIAN BAY BUSINESS LOAN APPLICATION

## 1. THE APPLICANT UNDERSTANDS AND AGREES:

(a) That the Applicant will be responsible for payment of all charges relative to preparation, execution and registration of such documents as may be required by the Community Futures South Georgian Bay (hereinafter referred to as the Corporation) or its solicitors, in the event this application is approved, such fees will be deducted from any monies advanced to the undersigned.

(b) That the terms and conditions of any financing which may be authorized will be set forth in a Letter of Offer, for agreement and acceptance by the Applicant.

(c) That the Applicant will notify the Corporation immediately of any application pending and under consideration by another lender, or if negotiations are entered into, or an offer of financing is received, during the period of the Corporation's consideration of this application, and will instruct the bank(s) to give the Corporation full information concerning the Applicant's affairs.

(d) That the statements made herein are for the express purpose of obtaining financing from the Corporation and are to the best of the Applicant's knowledge and belief true and correct. The Applicant understands that additional information in support of this application must be supplied to the Corporation, if requested, before adequate consideration can be given to this application. The Applicant realizes that any present or future indebtedness of the Applicant, or the Applicant's business, to the Corporation may become due and payable if any information provided by the Applicant to the Corporation proves to be inaccurate or incomplete.

(e) That in applying for this financing and, in the event that the Corporation approves such application, the Applicant's personal and confidential business information will be requested from the Applicant and/or collected from third parties that have information about the Applicant's business and personal financial status for the purposes of determining the Applicant's eligibility for financing and reporting to the Government of Canada.

(f) That there has been no material adverse change in the financial position or operations of the Applicant since the **end of the last fiscal year** of the Applicant for which a balance sheet and a profit and loss statement have been furnished.

(g) That there is no litigation in course or threatened, nor any proceedings before any court, tribunal, governmental board of agency now in course or threatened, and that there is no unexecuted judgment rendered against the Applicant, except:

*(Litigation/proceedings involving the Applicant and/or any close related individual or corporation should be reported.)*

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# COMMUNITY FUTURES SOUTH GEORGIAN BAY BUSINESS LOAN APPLICATION

## 2. DISCLOSURE, RELEASE AND WAIVER OF LIABILITY

(a) The Applicant acknowledges that he or she approached the Corporation to obtain information about business and has, or is preparing a business plan.

b) The Applicant acknowledges that he or she is solely responsible for the success or failure of his/her business, and that any information which is provided to the Applicant by the representatives of the Corporation is for the Applicant's understanding only. It is the Applicant's responsibility to verify the accuracy of such information or to seek additional information concerning any aspects of the Applicant's proposed business.

(c) The Applicant further agrees to hold the Corporation harmless and hereby releases and discharges the Corporation from any actions, damages, claims or demands which may arise, directly or indirectly, as a result of any act or omission by the Corporation in providing information to the Applicant, and to indemnify the Corporation from any such actions, damages, claims or demands which might be suffered by the Applicant's business or any guarantor in connection with any such information.

## 3. COLLECTION, USE, AND DISCLOSURE OF PERSONAL AND BUSINESS INFORMATION

(a) The Applicant acknowledges that, as the operation of the Corporation is financially supported by the Government of Canada, representatives of the Government of Canada are permitted access to the files of the Corporation for monitoring, auditing and evaluation purposes and that the Applicant may be contacted by representatives of the Government of Canada and that, such information as is acquired by the Government of Canada will be treated as confidential.

(b) The Applicant acknowledges receipt of the Corporation's *Privacy Statement* and hereby consents to his or her personal and business information being collected, used, retained, and disclosed by the Corporation for the limited purposes as set out above. The Applicant further understands that under Federal privacy law, he or she has access to the information held by the Corporation and knows to refer to the Corporation's *Privacy Policy* or contact the Chief Privacy Officer if a question or concern arises about the handling of the Applicant's personal information.

(c) The Applicant further understands and consents to the Corporation publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from the Corporation, which may or may not include personal information such as the name of the Applicant.

DATED, at \_\_\_\_\_ this \_\_\_ day of \_\_\_\_\_, 20\_\_\_

\_\_\_\_\_  
(Name of Witness – If Applicant not a Corporation)

\_\_\_\_\_  
(Name of Applicant)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Signature)  
I have authority to bind the Corporation

**INCOMPLETE APPLICATIONS CANNOT BE PROCESSED**

**COMMUNITY FUTURES SOUTH GEORGIAN BAY  
PERSONAL FINANCIAL STATEMENT**

|   |   |                                     |
|---|---|-------------------------------------|
| Name:   | Date of Birth:  | S.I.N. # <i>(optional)</i> :        |
| Address:                                      | City & Province:  | Postal Code:                        |
| Drivers License:                              | Phone #:  | Residence: Own    rent<br>How long: |
| Occupation:                                   | Currently Employed by:  | Previous Address:                   |
| Employer's Phone #:                           | How Long:   | Previous Employer:                  |
|   | Marital Status:   | # of Dependents:                    |
| <b>Personal Data on Spouse<br/>(Optional)</b> | Under the laws of Canada or the provinces your spouse may have legal interest/obligation arising from your business dealings and may also have an interest in your personal assets. |                                     |
| Spouse's Name:                                | Date of Birth:  | S.I.N # <i>(optional)</i> :         |
| Occupation:                                   | Spouse currently employed by:   |                                     |
| How long with employer:                       | Employer's Phone #:   |                                     |

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**PERSONAL FINANCIAL STATEMENT** page 2

| <b>ASSETS</b>   |              | <b>LIABILITIES</b>   |                      |                        |
|---|--------------|--|----------------------|------------------------|
| List and describe all assets                          |              | List credit cards, lines of credit and other liabilities including |                      |                        |
|   |              | alimony and child support  |                      |                        |
|   |              |  | <b>BALANCE OWING</b> | <b>MONTHLY PAYMENT</b> |
|   | <b>VALUE</b> |  |                      |                        |
| Balance in Bank Accounts                              |              | Bank Loans   |                      |                        |
|   |              |  |                      |                        |
|   |              |  |                      |                        |
| Vehicles:    Make/Model/Year                          |              | Line of Credit   |                      |                        |
|   |              |  |                      |                        |
| Accounts/Notes Receivable-itemize                     |              | Mortgages (see Schedule A)   |                      |                        |
|   |              |  |                      |                        |
| Real Estate Owned ( <i>Also complete Schedule A</i> ) |              | Property Tax Arrears   |                      |                        |
|   |              |  |                      |                        |
|   |              |  |                      |                        |
| Bonds/RRSPs/GICs/Mutual Funds                         |              | Rent Payment   |                      |                        |
|   |              |  |                      |                        |
|   |              |  |                      |                        |
| Other Assets ( <i>boats, snowmobiles, etc.</i> )      |              | Credit Cards-itemize:  |                      |                        |
|   |              |  |                      |                        |
|   |              |  |                      |                        |
| Total Assets  |              | Other Debt Obligations   |                      |                        |
|   |              |  |                      |                        |
|   |              |  |                      |                        |
| <b>INCOME SOURCES</b>                                 |              | Total Monthly Payment  |                      |                        |
| Your Gross Monthly Salary                             |              | Total Liabilities  |                      |                        |
|   |              |  |                      |                        |
| Spouse's Gross Monthly Salary                         |              | Net Worth  |                      |                        |
|   |              | <i>(Total Assets - Total Liabilities)</i>                          |                      |                        |
|   |              |  |                      |                        |
| Monthly Rental Income<br><i>(from Schedule A)</i>     |              |  |                      |                        |
| Other Income Please Specify                           |              |  |                      |                        |
|   |              |  |                      |                        |
|   |              |  |                      |                        |
| <b>TOTAL</b> ( <i>of Income Sources</i> )             |              |  |                      |                        |

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# COMMUNITY FUTURES SOUTH GEORGIAN BAY

## Real Estate - Schedule A

### Residential Property

|                                    |   |                               |
|------------------------------------|---|-------------------------------|
| Physical Address                   |   | Registered Owner              |
|                                    |   | Month/Year Acquired           |
| Legal Description                  |   |                               |
| Present Market Value               | Percent Owned   | Purchase Price                |
| Taxes Annual                       | Taxes included in mortgage payment?<br>Yes _____ No _____ | Rental Income (if applicable) |
| Balance of 1st Mortgage            | Monthly Payment   |                               |
| Name & Address of Mortgage Holders |   |                               |
| Balance of 2nd Mortgage            | Monthly Payment   |                               |
| Name & Address of Mortgage Holders |   |                               |

### Commercial Property

|                                    |   |                               |
|------------------------------------|---|-------------------------------|
| Physical Address                   |   | Registered Owner              |
|                                    |   | Month/Year Acquired           |
| Legal Description                  |   |                               |
| Present Market Value               | Percent Owned   | Purchase Price                |
| Taxes Annual                       | Taxes included in mortgage payment?<br>Yes _____ No _____ | Rental Income (if applicable) |
| Balance of 1st Mortgage            | Monthly Payment   |                               |
| Name & Address of Mortgage Holders |   |                               |
| Balance of 2nd Mortgage            | Monthly Payment   |                               |
| Name & Address of Mortgage Holders |   |                               |

If other property is owned, please attach details as indicated above, rental income and expenses (if applicable).

BUSINESS LOAN APPLICATION

**INCOMPLETE APPLICATIONS CANNOT BE PROCESSED**

## COMMUNITY FUTURES SOUTH GEORGIAN BAY

| OTHER PERSONAL INFORMATION  | Yes | No |
|---|-----|----|
| I would like to be added to the Community Futures South Georgian Bay E-Newsletter list to receive information about business support services, community resources and events.<br>(You will have the option to unsubscribe at any time) |     |    |
| I certify that I am a Canadian Citizen or Landed Immigrant.   |     |    |
| Are you a cosigner/endorser/guarantor of someone else's debt?   |     |    |
| Have you made an assignment or been petitioned into bankruptcy? Are there writs registered against your name?   |     |    |
| Have you ever had an asset repossessed?   |     |    |
| Are you party to a claim or law suit?   |     |    |
| Do you owe any income taxes prior to the current year?<br>If yes please provide a dollar amount:  |     |    |
| Are you currently the subject of a litigation before a court, tribunal, government board or agency, or is there a threat of such litigation?  |     |    |
| Are there unexecuted judgment(s) registered against you?  |     |    |
| If yes to any question above, please provide details:   |     |    |

### Disclosure and Release Statement

To Community Futures South Georgian Bay (Corporation)

1. I, hereby certify that the information contained in this application is a complete and true. The property values shown above are the fair market values of the properties and the amount of debts is the total potential indebtedness (inclusive of any other loans, credit cards, or other debts for which I have signed as a guarantor). If any statement I have made herein or in accompanying materials proves to be incorrect in any way, I shall notify the Corporation immediately.
2. The Corporation uses and retains personal information for only those purposes to which the individual has consented. Personal information will be disclosed to only those Corporation employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the Corporation's Privacy Policy. I understand that the Corporation will handle my personal information in strict confidence in accordance with Federal privacy law. If I have any questions or concerns about the management of my information, I may refer to the Privacy Policy, available at [www.centreforbusiness.ca](http://www.centreforbusiness.ca) or contact the Chief Privacy Officer.
3. I authorize the Corporation to obtain personal credit information about me from any source. By executing this statement, I acknowledge as notice in writing, the Corporation's intent to obtain this information and I authorize each source to provide this information to the Corporation.
4. I understand and agree that in order to perform a credit investigation, I need not provide my Social Insurance Number ("SIN") if I can provide alternative identification that is acceptable to the credit reporting agencies. If I do provide my SIN, I consent to the Corporation using this information for the limited purpose of performing a credit investigation.
5. I authorize the Corporation to retain this Statement of Personal Assets and Liabilities and any financial records, credit and reference reports for the Corporation's records and reporting to the Federal Economic Development Agency for Southern Ontario (FedDev), who oversees the Community Futures Program.
6. The Applicant further understands and consents to the Corporation publicizing the Applicant's business venture if the Applicant is successful in obtaining financing from the Corporation, which may or may not include personal information such as the name of the Applicant.

DATED at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 20

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signature of Spouse (if applicable)

**COMMUNITY FUTURES SOUTH GEORGIAN BAY**

**LOAN REQUEST SUMMARY**

| <b>ESTIMATED PROJECT COSTS</b><br>List the projected costs including all costs incurred to date<br>(please provide details) |             | <b>EXPECTED FINANCING</b><br>List current and anticipated sources of funding required to cover<br>project costs. |  |   |
|---|-------------|--|--|---|
| <b>ITEM</b>   | <b>COST</b> | <b>APPLICANT'S CONTRIBUTION</b>  | <b>LOAN REQUEST</b><br>From Centre For Business and Economic Development | <b>OTHER SOURCES</b><br>Please Specify: |
| REAL ESTATE   |             |  |  |   |
| LEASEHOLD IMPROVEMENT   |             |  |  |   |
| EQUIPMENT   |             |  |  |   |
| VEHICLES  |             |  |  |   |
| INVENTORY   |             |  |  |   |
| OPERATING (WORKING CAPITAL)   |             |  |  |   |
| OTHER Please Specify:   |             |  |  |   |
| <b>TOTAL</b>  |             |  |  |   |
|   |             | <b>TOTAL OF ALL EXPECTED FINANCING:</b>  |  |   |

TOTAL COST SHOULD EQUAL TOTAL OF ALL EXPECTED FINANCING

**INCOMPLETE APPLICATION CANNOT BE PROCESSED**



# COMMUNITY FUTURES SOUTH GEORGIAN BAY

## PRIVACY STATEMENT

### INTRODUCTION

Community Futures South Georgian Bay (hereinafter referred to as CFSGB) is a federally supported not-for-profit community organization with a volunteer Board of Directors and professional staff whose purpose is to support community economic development and small business growth through business loans or loan guarantees. This brochure summarizes CFSGB's privacy policies and procedures that have been developed to comply with Canada's *Personal Information Protection and Electronic Documents Act* ("*PIPEDA*"). *PIPEDA* sets out rules for the collection, use and disclosure of a client's or customer's personal information, as well as safeguarding that information in the course of commercial activity as defined in the legislation.

### WHAT IS "PERSONAL INFORMATION"

Under *PIPEDA*, "Personal Information" means any information that is identifiable to an individual, including name, address, telephone number, Social Insurance Number, and date of birth. It also includes, but is not limited to, other information relating to identity, such as, nationality, gender, marital status, financial information and credit history.

### PURPOSES FOR PERSONAL INFORMATION

CFSGB collects only that personal information required to assess a prospective applicant's eligibility for financial assistance, as well as to report to Federal Economic Development Agency for Southern Ontario (FedDev), the federal department that administers the Community Futures Program in Southern Ontario.

### CONSENT

At the time of completing a loan application, the express, written consent of the individual applicant will be sought for the collection, use, retention and disclosure of their personal information for the purposes set out in CFSGB's privacy policy. An applicant may choose not to provide some or all of the personal information requested, but if CFSGB is unable to collect sufficient information to validate a financing request, the application for financing may be turned down.

### ACCURACY

CFSGB endeavours to ensure that all personal information in active files are accurate, current and complete. When a client notifies CFSGB that his or her personal information requires correction or updating, the necessary changes will be made. Information contained in closed files is not updated.

### LIMITING USE, RETENTION & DISCLOSURE

CFSGB uses and retains personal information for only those purposes to which the individual has consented. Personal information will be disclosed to only those CFSGB employees, volunteer members of committees and/or Board of Directors that need to know the information for the purposes set out in the CFSGB Privacy Policy.

### SAFEGUARDS

CFSGB utilizes a number of physical, organizational and technological measures to safeguard personal information from unauthorized access or inadvertent disclosure in accordance with its *Information Security, Retention and Destruction Policy*, including but not limited to:

Physical - Active files are stored in locked filing cabinets located in work areas restricted to CFSGB employees and authorized volunteers. Closed files are stored in locked cabinets for a period of seven years, after which, the information is shredded prior to disposal.

Organizational - CFSGB employees, volunteers, and third party service providers sign confidentiality agreements binding them to safeguarding the confidentiality of personal information to which they have access.

Technological - Personal information contained on CFSGB computers and the electronic database are password protected. As well, the Internet server or router has firewall protection to protect against virus attacks and hacking into the database.

... continued

# Community Futures South Georgian Bay

## PRIVACY STATEMENT (CON'T)

Electronic Transmission of Information - Notwithstanding the technological safeguards implemented by CFSGB, all Internet transmissions are susceptible to possible loss, misrouting, interception and misuse. For this reason, as part of the application that individual's sign consenting to their personal information being collected, used, retained, and disclosed, CFSGB will assume that it has the individual's consent to communicate via the Internet unless notified to the contrary.

### INDIVIDUAL ACCESS

An individual who wishes to review or verify what personal information is held by CFSGB, may do so by making a request, in writing to the CFSGB's Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Office will provide a written report within 60 days.

### INVESTIGATING COMPLAINTS

Any concern or issue about CFSGB's personal information handling practises may be made, in writing, to the Chief Privacy Officer. Upon verification of the individual's identity, the Chief Privacy Officer will act promptly to investigate the complaint and provide a written report to the individual.

If the individual is dissatisfied with the report provided by the Chief Privacy Officer, or feels that the corrective action taken by CFSGB is insufficient, the individual may direct a complaint to the Federal Privacy Commissioner in writing. The address of the Federal Privacy Commissioner is provided in this Privacy Statement for your convenience.

### AMENDMENTS TO OUR PRIVACY POLICY

This Privacy Statement is a summary of CFSGB's Privacy Policy. For full particulars of CFSGB's privacy policies and procedures, please request a copy of the Privacy Policy from CFSGB or a copy may be obtained from the Internet website at: [www.cfsouthgeorgianbay.ca](http://www.cfsouthgeorgianbay.ca). The CFSGB Privacy Policy and this Privacy Statement are in effect May 25, 2004 and is retroactive to January 1, 2004. CFSGB's Privacy Policy and this Privacy Statement may be updated from time to time to reflect amendments in applicable Federal and Provincial laws. Any changes to this Privacy Policy will be posted on the CFSGB website and will apply to personal information collected from the date of the posting of the revised Privacy Policy.

### CONTACT INFORMATION

If you have any questions regarding CFSGB's Privacy Policy, Information Security, Retention and Destruction Policy, and/or this Privacy Statement, or you wish to make an access to personal information request, please contact:

Gillian Fairley [info@cfsouthgeorgianbay.ca](mailto:info@cfsouthgeorgianbay.ca)  
Community Futures South Georgian Bay Phone: (705) 445-8410  
105 Hurontario Street  
P.O. Box 74  
Collingwood, Ontario  
L9Y 3Z4

### OTHER HELPFUL PRIVACY LINKS

For a copy of *PIPEDA*, or for answers to other questions regarding privacy legislation, below are some helpful privacy links.

Federal Privacy Commissioner  
[www.privcom.gc.ca](http://www.privcom.gc.ca)  
112 Kent Street  
Ottawa, ON K1A 1H3

Provincial Privacy Commissioner  
[www.privcom.on.ca](http://www.privcom.on.ca)

CFSGB Privacy Policy  
Web Site: [www.cfsouthgeorgianbay.ca](http://www.cfsouthgeorgianbay.ca)

Siskind, Cromarty, Ivey & Dowler LLP  
Privacy Law Group:  
[www.siskindsprivacylaw.com](http://www.siskindsprivacylaw.com)