

> **Our Commitments**

> **Economic Performance**

> **Small Business**

> **Economic Research**

> **Supply Chain Management**

> **Civic and Political Contributions**

Small Business

Supporting the small business owner during financial turbulence

In many communities, small businesses are the lifeblood of the economy. That's why TD consistently stands behind these vital enterprises. In 2009, we added 50 small business advisers across Canada, bringing the total to about 335. We plan to add more in 2010.

Our support for small business includes access to financing, specialized services and advice, and education.

Access to Financing

Despite a slowing economy and tough credit market conditions in 2009, we continued to be there for our small business customers and clients, supplying credit and offering diverse and innovative financing products and programs. Here are highlights of our financing initiatives in Canada:

- We continued our participation in the federal government's Canada Small Business Financing Program. Businesses with annual revenue of \$5 million or less can apply for loans up to \$500,000 to finance up to 75% for equipment and leaseholds and 90% of property purchases.
- We offered more financing opportunities for small business owners looking to own their own property. TD Canada Trust provided financing up to 75% loan-to-value and allowed for a rental component of up to 50%.
- In June 2009, the federal government introduced The Canadian Agricultural Loans Act (CALA) program that gives farmers easier access to credit. This program provides up to \$500,000 in financing for land purchases and up to \$350,000 for all other financing related to agriculture (including equipment, livestock, repairs etc.)



For the fourth year in a row, TD Bank, America's Most Convenient Bank was named Number One in J.D. Power and Associates' Small Business Banking Customer Satisfaction Survey.

Educational Resources

To help small businesses learn and grow, we offer educational tools and resources. In 2009 we published two reports for small business owners:

[Forecasting in Uncertain Times](#)

[Getting Through The Credit Crunch in Good Shape](#)

We also launched a series of [free webinars](#) on critical topics for small business owners.

Throughout the year, TD sponsored various small business events in the community. During Small Business Week in October 2009, for example, we sponsored and/or participated in approximately 80 events across Canada.

In Depth

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