

A photograph of a business meeting. A woman with glasses and a grey sweater is leaning over a desk, pointing at a tablet. A man in a blue turtleneck sweater and glasses is sitting at the desk, gesturing with his hands as if explaining something. There are several stacks of papers and a pen on the desk. The background is a blurred office setting with a window showing greenery outside.

# Business Planner

Your small business  
planning guide



**Canada Trust**



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# Welcome to the TD Canada Trust Business Planner

At TD Canada Trust, we're making it easier for people in small business to do their banking. We know that you're putting everything into your business, doing whatever it takes to make it work. You deserve our help and respect – and you have it.

We also know how important it is for you to have a solid relationship with your bank. A relationship you can count on, day in and day out.

That's why we've created new services, products and advice tailored specifically to your small business needs.

We offer you –

- Valuable products and financial advice to help you run your business more effectively
- Easier business banking with simpler forms
- Easy credit application and fast credit response
- Business banking anytime, anywhere

You can take advantage of these Small Business Banking Services at any of our branches. More than that, you'll find that we'll listen to you, take the time to understand your business and figure out how to make your relationship with us as easy as possible.

The creation of this Business Planner reflects our commitment to our small business customers. The Business Planner is a comprehensive financial planning guide for your company. It is easy to use, and can help you manage your business more effectively by organizing your business finances.

Your business plan is your company's road map to success. Completing the Business Planner will help you identify your competitive advantages, set your goals and enable you to grow your business. Please take the time to complete the Business Planner as fully and accurately as possible. If you need any assistance, just call your TD Canada Trust branch representative.

# Glossary of Business Terms

***Business mortgage*** – for businesses that own and occupy their premises, mortgage financing can be used to purchase or refinance property.

***Cash equity contribution*** – money invested in your business that represents an ownership interest.

***Cash receipts*** – cash you receive from selling your goods or services.

***Collateral or security*** – assets pledged to support a loan or line of credit.

***Cost of goods/services sold*** – direct costs incurred in making your product or service.

***Current assets*** – cash, receivables, inventory and other assets due within one year.

***Current liabilities*** – payables, bank loans and other debts payable within one year.

***Depreciation*** – the amount by which the cost of an asset is written off, over its estimated useful life.

***Disbursements*** – money paid out to run your business – the opposite of revenue.

***General and administrative expenses*** – the common expenses of doing business, e.g. rent, hydro, advertising, insurance, etc.

***Goodwill*** – an intangible asset reflecting the excess paid for a company over its net asset value.

***Gross profit margin*** – the difference between revenue and the cost of goods or services sold.

***Interest expense*** – the cost of servicing your company's debt.

***Line of Credit*** – a type of bank credit generally used for day-to-day operating expenses.

***Operating profit*** – profit before owners' drawings, dividends and business income taxes.

***Payables (or accounts payable)*** – money your business owes to suppliers, etc.

***Receivables (or accounts receivable)*** – money owed to your business by customers.

***Retained earnings*** – accumulated profits retained in your business and not paid out as dividends.

***Revenue or sales*** – money you receive for the product or service you sell.

***Shareholders' equity*** – the net assets belonging to the owners of a business. (The difference between your business' total assets and total liabilities.)

***Term loan*** – a type of bank loan for a specified amount and period of time, often used to finance equipment or other fixed asset purchases.

# Your Business Profile

Your business profile is your road map to success. The more complete your business profile, the more easily you can assess your particular cash management or borrowing needs.

In this section, fully describe what your business does – or what your business plans are. What advantages does your business have in the marketplace? Providing specific details will help you to better understand your business environment, identify your strengths and weaknesses, and target areas for future growth.

## Your business briefly described

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- Legally Registered Business Name: \_\_\_\_\_
- Trade Name: \_\_\_\_\_
- Address: \_\_\_\_\_  
\_\_\_\_\_
- Is property  Leased  Owned?  
If leased, Expiry Date? \_\_\_\_\_
- Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email Address: \_\_\_\_\_
- Is this an existing or new business?  Existing  New
- Date business established: \_\_\_\_\_
- Form of business ownership:  Sole proprietorship Date of trade name registration: \_\_\_\_\_  
 Partnership Date of registration: \_\_\_\_\_  
 Corporation Date of incorporation: \_\_\_\_\_
- Who are the owners of the business?  
Name: \_\_\_\_\_ % of ownership: \_\_\_\_\_  
Name: \_\_\_\_\_ % of ownership: \_\_\_\_\_  
Name: \_\_\_\_\_ % of ownership: \_\_\_\_\_  
Name: \_\_\_\_\_ % of ownership: \_\_\_\_\_
- Number of employees: \_\_\_\_\_ Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_
- The product or service your business provides: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Industry sector:  Retail  Manufacturing  Service  Franchise  
 Other: \_\_\_\_\_

## Your involvement in your business

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- Full-time
- Part-time

## Your competitors/your suppliers

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- Who are your major competitors? \_\_\_\_\_  
\_\_\_\_\_
- Who are your major suppliers? \_\_\_\_\_  
\_\_\_\_\_
- How readily can you switch suppliers? \_\_\_\_\_
- What payment terms do you have with your suppliers? \_\_\_\_\_

**Your competitive advantage**

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- Who are your major customers? \_\_\_\_\_  
\_\_\_\_\_
- Do you have a broad range of customers, or relatively few? \_\_\_\_\_
- Why do customers prefer your product or service to that of your competitors? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Do you grant credit to your customers, and if so, what is your collection policy? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**The location and estimated size of your market**

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- How big is your market in terms of dollars/geographical region/other? \_\_\_\_\_  
\_\_\_\_\_
- What is your share of that market? \_\_\_\_\_

**The environment in which you do business**

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- How do economic factors impact your business? For example: Interest rates – Taxes – Level of consumer spending – Current economic cycle – Currency rates – Other.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- How do political factors impact your business? For example: Regulatory environment – Free trade – Government policies – Other.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- How do social factors impact your business? For example: Trends/fads – Current affairs – Other.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- How do technological factors impact your business? For example: Significant changes affecting production and/or the nature of your product.

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- How does the Internet affect your business? For example: Internet marketing and sales – Other.

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- How do environmental factors impact your business? For example: Pollution – Recycling – Other.

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- Has an environmental audit been completed for your business? \_\_\_\_\_

If so, when and by whom? \_\_\_\_\_

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### **Your business success factors**

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- Your business strengths: \_\_\_\_\_

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- Your business weaknesses: \_\_\_\_\_

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- Why do you think your business will succeed? \_\_\_\_\_

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### **Your future growth**

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- Where do you expect your business to be in five years?

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### **Your key business objectives**

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# Your Business Plan

Experience teaches that successful small businesses plan carefully for their future. Your business plan outlines exactly what you plan to do – and how much you think it is going to cost you to do it.

A well-prepared plan helps justify your business proposal as well as convince employees, investors and suppliers that you have thoroughly researched and planned for your business.

Give careful thought to this section, and describe your business plan in point form under these two major headings.

## Your financing needs

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- How much of your own funds have you invested in your business, to date? \_\_\_\_\_
- How do you plan to further fund your business to support future growth? \_\_\_\_\_  
\_\_\_\_\_
- What is the source of these funds? \_\_\_\_\_  
\_\_\_\_\_
- What major business purchases or changes (e.g. equipment) have you made this year, or will you make next year? \_\_\_\_\_  
\_\_\_\_\_
- Do you need to borrow money? How much? \_\_\_\_\_  
\_\_\_\_\_
- If you need to borrow, what type of financing do you require? Please indicate below.  
 Business Line of Credit       Equipment Loan  
 Business Mortgage       Other
- Specifically, what will your bank loan(s) be used for? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- How will you repay your loan? \_\_\_\_\_  
\_\_\_\_\_
- What type of security can you offer?  
 Cash                               Principal Residence                       Owner-Occupied  
 GICs                                 Equipment                                      Business Property  
 Savings Bonds                       Leaseholds                                       Other: \_\_\_\_\_  
 Personal Guarantee

## Current banking arrangements

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Your bank \_\_\_\_\_  
Your branch \_\_\_\_\_  
Your account numbers \_\_\_\_\_  
Type of loan(s) outstanding \_\_\_\_\_  
\_\_\_\_\_  
Amount of loan(s) outstanding \_\_\_\_\_  
Repayment terms \_\_\_\_\_  
\_\_\_\_\_



# Your Business Financial Statements

Use this section to help you prepare your business financial statements – the documents that describe in detail what makes your business run.

- Your Business Balance Sheet
- Your Business Income Statement
- Your Business Cash Flow Forecast

If you have financial statements for your business from your accountant, attach them and disregard this section. If you do not have statements, the following section can help you summarize your financial position. Fill in the information for the length of time you have been in business. If your business is a start-up venture, complete the Cash Flow Forecast section only, and then proceed to Your Personal Financial Statement.

## Your Business Balance Sheet

A balance sheet is a snapshot of the financial state of your business at a point in time. A balance sheet reflects what your business owns (assets) and what your business owes (liabilities), as well as capital (shareholders’ equity) that has been invested in your business.

Include the following information for the past five years, if available. This will give you a more complete picture of your business’s development and allow you to plan accordingly.

	As of _____ (day/month)				
Year	_____	_____	_____	_____	_____
<b>ASSETS</b>					
<b><i>Current Assets</i></b>					
• Cash	_____	_____	_____	_____	_____
• Accounts receivable	_____	_____	_____	_____	_____
• Inventory	_____	_____	_____	_____	_____
• Prepaid expenses	_____	_____	_____	_____	_____
• Other	_____	_____	_____	_____	_____
<b><i>Total Current Assets</i></b>	_____	_____	_____	_____	_____
<b><i>Fixed Assets</i></b>					
• Land	_____	_____	_____	_____	_____
• Buildings	_____	_____	_____	_____	_____
• Equipment	_____	_____	_____	_____	_____
• Subtract accumulated depreciation	_____	_____	_____	_____	_____
<b><i>Total Fixed Assets</i></b>	_____	_____	_____	_____	_____

As of \_\_\_\_\_  
(day/month)

Year	_____	_____	_____	_____	_____
<b><i>ASSETS CON'T</i></b>					
<b><i>Intangible Assets</i></b>					
• Goodwill					
• Patents					
• Other					
<b><i>Total Intangible Assets</i></b>					
<b><i>Total Assets</i></b>					
<b><i>LIABILITIES AND SHAREHOLDERS' EQUITY</i></b>					
<b><i>Current Liabilities</i></b>					
• Short-term bank debt					
• Accounts payable					
• Income taxes payable					
• Long-term debt due within one year					
• Other					
<b><i>Total Current Liabilities</i></b>					
<b><i>Long-term Liabilities</i></b>					
• Long-term debt					
• Other liabilities					
<b><i>Total Long-term Liabilities</i></b>					
<b><i>Total Liabilities</i></b>					
<b><i>Shareholders' Equity</i></b>					
• Cash equity contribution					
• Authorized stock or share capital					
• Retained earnings					
<b><i>Total Shareholders' Equity</i></b>					
<b><i>Total Liabilities and Shareholders' Equity</i></b>					

# Your Business Income Statement

An income statement details your revenue or sales, expenses and profits over the period you have been in business. If your business has been established for some time, include this information for the past five years. If your business is a new venture or start-up, estimate your future income projections on a quarterly basis for the following year.

As of \_\_\_\_\_  
(day/month)

- Annually or  
 Quarterly

	Q1	Q2	Q3	Q4	Year
<b>Revenue or Sales</b>					
• Minus:					
Cost of goods/services sold					
<b>Gross Profit Margin</b>					
• Minus:					
Selling expenses					
Office expenses					
Payroll expenses and deductions					
Interest expenses					
General expenses					
<b>Total Operating Expenses</b>					
<b>Operating Profit</b>					
• Minus:					
Business taxes payable					
Owners' drawings					
Depreciation					
Other					
<b>Subtotal</b>					
<b>Net Income</b>					

# Your Business Cash Flow Forecast

A cash flow forecast indicates your estimated sources of business revenue and the projected pattern of business expenses on a monthly basis over the course of one year.

Project the following information for the next 12 months.

Month:	1	2	3	4	5
<b>Cash Receipts</b>					
• Cash from sales					
– Current month					
– Previous months (accounts receivable)					
• Cash equity contribution					
• Other cash received					
<b>Total Cash Receipts</b>					
<b>Cash Disbursements</b>					
• Equipment – purchases, rentals, down payments or leases					
• Rent					
• Salaries – General					
– Management					
• Materials and inventory					
• Insurance					
• Marketing and promotion					
• General and administrative expenses					
• Bank interest					
• Principal portion of long-term debt payments					
• Taxes					
• Other (specify)					
<b>Total Cash Disbursements</b>					
<b>Net Cash Position</b>					
Monthly surplus (or deficit)					
Cumulative cash flow (or deficit) to date					



# Your Personal Financial Statement

Besides your business finances, you need to understand your personal financial strength. This will give you greater flexibility in choosing financial solutions that are appropriate for you – and for your business. Please estimate the value of your house, car, etc. at what you believe are current market values. Don't overlook any loan, debt or outstanding credit card balances you may have, including income taxes. Indicate if you are including your spouse's assets or liabilities in the following information.

## Your Net Worth Statement

	You	Your Spouse	Combined
<b>Your Assets</b>			
• Cash	_____	_____	_____
• Savings and chequing account balances	_____	_____	_____
• GICs, CSBs, etc.	_____	_____	_____
• Stocks, bonds, mutual funds, etc.	_____	_____	_____
• RRSPs, etc.	_____	_____	_____
• Residence	_____	_____	_____
• Other real estate	_____	_____	_____
• Vehicles	_____	_____	_____
• Other (specify)	_____	_____	_____
_____	_____	_____	_____
• <b>Total Assets</b>	_____	_____	_____

	You	Your Spouse	Combined
<b>Your Liabilities</b>			
• Credit card balances	_____	_____	_____
• Personal loans, Line of Credit	_____	_____	_____
• Income taxes owing	_____	_____	_____
• Residential mortgages	_____	_____	_____
• Other real estate mortgages	_____	_____	_____
• Other (specify)	_____	_____	_____
_____	_____	_____	_____
• <b>Total Liabilities</b>	_____	_____	_____

<b>Your Net Worth</b>			
• Total Assets	_____	_____	_____
minus Total Liabilities	_____	_____	_____
• <b>Net Worth</b>	_____	_____	_____

## Description of Assets and Liabilities

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- What is the address of residential or other property? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- How is it registered (e.g. jointly with spouse)? \_\_\_\_\_
- Make, model and year of vehicle(s): \_\_\_\_\_
- Description of investment portfolio: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

- Provide the following details for mortgages or loans on, or secured by, property or other assets:

<u>Financial Institution</u>	<u>Outstanding Balance</u>	<u>Repayment Terms</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Credit cards held and outstanding balances on each:

<u>Card</u>	<u>Account #</u>	<u>Cardholders</u>	<u>Outstanding Balance</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

## Your Employment History

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Your most recent employment:

- Company \_\_\_\_\_
- Address \_\_\_\_\_ • Phone \_\_\_\_\_
- Responsibilities \_\_\_\_\_ • Annual Income \_\_\_\_\_
- Employment Period \_\_\_\_\_

## Congratulations

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Now that you've completed the Business Planner, just visit any TD Canada Trust branch and talk to a Financial Advisor about your plans, and to review the needs of your business. If you'd like more information about our products and services, you can also visit [www.tdcanadatrust.com/smallbusiness](http://www.tdcanadatrust.com/smallbusiness)

You've got our commitment to make your business banking a comfortable experience as we help you meet your financial needs. With products and services that are easy to use and streamlined application processes, we're here to help you spend less time administering and more time growing your business.



## TD Canada Trust Small Business Banking Services

We offer a full range of products and services to meet your small business banking needs. For assistance in choosing the ones that are right for you, please contact your TD Canada Trust Financial Advisor, or visit [www.tdcanadatrust.com/smallbusiness](http://www.tdcanadatrust.com/smallbusiness). We'll be pleased to help you.

### Small Business Accounts Business Chequing Account

The TD Canada Trust Business Chequing Account is an operating account designed to meet all your day-to-day banking needs. It combines daily interest with the convenience of automated banking machines, telephone banking, Internet banking and *Interac*\*\* Direct Payment access. Choose from a selection of Small Business Account Service Plans that allow your business to perform day-to-day transactions for a low monthly fee.

### Business Savings Account

The Business Savings Account can be the ideal complement to your Business Chequing Account. This non-chequing investment account offers competitive, tiered daily interest, with no interest penalty or service charges for deposits, withdrawals or transfers between your accounts. You have immediate access to your funds when you need them.

### U.S. Dollar Business Chequing Account

This U.S. currency operating account with tiered daily interest is designed for customers who conduct business in U.S. dollars and wish to maintain their deposits in U.S. dollars.

## Electronic Services

### EasyWeb™ Internet banking and EasyLine™ telephone banking

By Internet or phone, you can perform your day-to-day business banking transactions with the utmost convenience and security. Obtain account information, pay bills<sup>1</sup>, and transfer funds between accounts 24 hours a day, 7 days a week.

EasyWeb also allows you to export your account data to most major financial management software.

### Payroll Service<sup>2</sup>

How much easier would your life be without the headaches that come with preparing your payroll? Ceridian® will gather all the information, run your payroll and have it ready for distribution within as little as 24 hours. With Ceridian's small business payroll solution, payroll is fast, accurate, convenient and inexpensive.

## Credit and Credit Protection Products Business Line of Credit

A Business Line of Credit is a valuable tool to help finance your day-to-day operating costs and grow your business. It gives you convenient access to a line of credit for \$10,000 or more<sup>3</sup> and competitive floating interest rates based on the TD Prime Rate. A monthly statement provides consolidated credit and deposit account activity for ease of recordkeeping. You pay a low fixed monthly administrative fee.<sup>4</sup>

Consider Business Overdraft Protection to ensure that shortfalls in your Business Chequing Account are covered up to \$10,000.

### Business Loan

A TD Canada Trust Business Loan is an excellent choice to assist with the purchase, improvement or expansion of business assets for amounts of \$10,000 or more<sup>3</sup>. Our Business Loans offer flexible payment options and fixed or floating interest rates.<sup>4</sup>

### Business Mortgage

A TD Canada Trust Business Mortgage is an excellent choice for long-term credit for purchasing or improving owner-occupied commercial property for amounts up to \$350,000. You choose between fixed or floating interest rates.<sup>4</sup>

## Canada Small Business Financing Loan (CSBFL)

With a CSBFL, you, TD Canada Trust and the federal government work together in the financing of your small business loan for amounts up to \$250,000<sup>3</sup>. A personal guarantee for up to 25% of the original loan amount and a one-time federal government registration fee of 2% of the loan amount is required.<sup>5</sup>

## Business Credit Life Insurance

Protect what's important. Business Credit Life Insurance<sup>6</sup> can mean financial security for you and your family and anyone else who has a stake in your business. This valuable protection provides convenient and affordable life and accident coverage. It can cover your TD Canada Trust business loans, lines of credit and overdraft protection, up to a maximum of \$1,000,000.

## TD Business Visa Card

Use a TD Business Visa\* Card for travel and entertainment almost anywhere in the world. It's a convenient way to manage your business expenses, and gives you the added benefits of Auto Rental Collision/Loss Damage Insurance<sup>7</sup>, Emergency Travel Assistance Services<sup>8</sup> and Delayed and Lost Baggage Insurance<sup>9</sup>. It also offers an optional TD Visa Travel Rewards Program<sup>10</sup> that lets you turn everyday expenses into free travel rewards. Ask for more details.

## TD Venture Line of Credit Visa Card

A TD Venture Line of Credit<sup>®</sup> Visa Card gives you access to a line of credit of up to \$50,000<sup>3</sup>, with all the standard Visa card benefits. Use it any time of day or night at any ABM displaying the *Interac* or *PLUS*\* symbol worldwide and at TD Canada Trust branches.

## Merchant Services

In today's marketplace, your customers want maximum flexibility when it comes to paying for goods and services. That's why TD Canada Trust Merchant Services provides you with a wide selection of payment processing services, and we'll help you select the one that is best for your needs<sup>11</sup>.

## Payment Processing Services

### Advantage One

With Advantage One<sup>®</sup>, all your Visa and MasterCard<sup>®1</sup> deposits processed through an electronic TD Canada Trust merchant point-of-sale (POS) terminal go directly into one TD Canada Trust business account that –

- Offers maximum convenience
- Saves time
- Speeds up deposits
- Saves money
- Improves accuracy

### Point-of-Sale Terminals

TD Canada Trust Merchant Services offers you a wide variety of fixed and portable point-of-sale terminals and customer payment products designed to meet the needs of your business. Our terminals will allow you to offer your customers the option to pay using Visa, MasterCard, *Interac* Direct Payment, American Express<sup>®2</sup>, and other major credit cards<sup>12</sup>. We'll install most terminals, train you on how to use them, and provide you with steps you can take to help prevent fraud and with ongoing support through our Help Desk, available 24 hours a day, seven days a week.

### E-commerce Solutions

If you are looking for a full e-commerce solution, or just want to add online real-time credit card processing to your existing website, TD Canada Trust can accommodate your needs. Online Mart provides a secure environment using 128-bit encryption for the processing of online credit card transactions, around-the-clock technical support, plus a full complement of services that allow your website to grow with your business needs. Whether you have an existing website or are looking to set one up, TD Canada Trust can help you grow your business.

## Other Services

### Foreign Exchange

We offer Small Business customers direct access to dedicated foreign exchange specialists who constantly monitor the markets. You can receive up-to-the-minute quotes and complete your foreign exchange transactions quickly and easily just by placing a telephone call, or trading online.

### Cash Management Services

We offer a full range of electronic products that allow Small Business customers to effectively manage their receivables and payables, thereby improving cash flow. For information on the full range of cash management services, such as Balance Reporting, Customer Initiated Transfers, Electronic Funds Transfer, Wire Payments and our Tax Payment and Filing Service, visit your nearest TD Canada Trust branch.

<sup>1</sup> Regular transaction or handling fee or account charges may apply.

<sup>2</sup> Offered by Ceridian Canada.

<sup>3</sup> Subject to credit approval.

<sup>4</sup> Set-Up and Review Fees may apply.

<sup>5</sup> Other conditions may apply.

<sup>6</sup> Business credit life coverage is underwritten by Canada Life Assurance Company. Accident coverage is underwritten by TD Life Insurance Company. Complete details of benefits, exclusions and limitations are contained in the Certificate of Insurance.

<sup>7</sup> Underwritten by Royal & Sun Alliance Insurance Company of Canada.

<sup>8</sup> Provided by World Travel Protection Canada Inc.

<sup>9</sup> Underwritten by Elite Insurance Company.

<sup>10</sup> Travel Rewards program is subject to conditions, exclusions and limitations.

<sup>11</sup> Subject to approval by TD Canada Trust Merchant Services and First Data Loan Company, Canada if applicable.

<sup>12</sup> Subject to approval by TD Canada Trust.

\*\* Trade-mark of Interac Inc., TD Canada Trust authorized user of the Trade-mark.

<sup>TM</sup> Trade-mark of Canada Trustco Mortgage Company.

® Ceridian is a registered trademark of Ceridian Corporation.

\* Visa International Service Association/TD Canada Trust, licensed user of the Mark.

®<sup>1</sup> Registered trade-mark of MasterCard International Incorporated.

®<sup>2</sup> Trade-mark of American Express Company.

\* Trade-mark of The Toronto-Dominion Bank.

# Notes

**To discuss your Small Business Banking needs,  
just visit any TD Canada Trust branch.**

**For more information  
about our products and services, visit  
[www.tdcanadatrust.com/smallbusiness](http://www.tdcanadatrust.com/smallbusiness)**

