



# Small Business Month Special Offers. Limited time.

Specials on the products you need to help move your business forward.



## TD Small Business Checking

**Get 3 months of maintenance fees waived<sup>1</sup>**

All TD business checking accounts offer special perks and everyday rewards and include an instant-issue TD Bank Visa® Business Debit Card and access to Online and Mobile Banking.

## Line of Credit

**Get prime + 0% on a conventional line of credit or a 1% rate discount on a SBA Express line of credit<sup>3</sup>**

Access cash for frequent expenses that can be paid off quickly like inventory or payroll.

## TD Online Accounting

**Get 3 months of maintenance fees waived<sup>4</sup>**

Spend less time chasing after invoices and more time doing what matters—running your business. Just open a small business checking account to get started with TD Online Accounting.

## TD Merchant Solutions<sup>2</sup>

**\$100 Cash Back** when you process **\$10,000** in the first 90 days  
OR  
**\$250 Cash Back** when you process **\$20,000** in the first 90 days  
OR  
**\$650 Cash Back** when you process **\$50,000** in the first 90 days

Our POS solutions let you accept payments in the ways that work best for everyone: in store, online and on the go.

## SBA (7a) Term Loan

**Receive a \$2,000 closing credit on a term loan up to \$5MM<sup>3</sup>**

Pay off a purchase over time, like a used vehicle or equipment, or another business.

## TD Business Solutions Credit Card

**Apply today and earn \$400 Cash Back when you spend \$3,000 in the first 3 months<sup>5</sup>**

Plus, earn up to 2% cash back rewards on your business spend. No caps, limits or rotating categories. No annual fees.



## Talk to your local TD business banker.

Or learn more at [tdbank.com/smallbizoffers](https://tdbank.com/smallbizoffers) or by calling 1-855-278-8988.

### Checking:

\*Business Checking monthly maintenance fee 3-statement cycle waiver offer is eligible on one new TD Small Business checking account per customer TIN. Business Simple Checking, Business Convenience Checking Plus, Business Interest Checking Plus or Business Premier Checking products are eligible. The Monthly Maintenance Fees will be waived for the first three billing cycles (months) after the account has been opened, and standard pricing will resume when the 3-statement cycle waiver expires. See Business Fee Schedule for details. Account analysis checking customers are not eligible for this offer. Offer only available to new small business checking customers during the offer period 4/1/2023 – 7/3/2023.

### TD Merchant Solutions:

\*Merchants can earn a credit back to a TD Bank Settlement account based on processing volume within the first 90 days of account approval.

- \$100 credit once a merchant processes at least \$10,000 in the first three calendar months
- \$250 credit once a merchant processes at least \$20,000 in the first three calendar months
- \$650 credit once a merchant processes at least \$50,000 in the first three calendar months

Credit is based on eligible net volume (valid gross sales minus any returns) processed during the month the merchant account was approved and the first two full statement cycles following the month the account was approved (maximum of 3 calendar months). Qualifying merchant accounts will receive only one of the above-mentioned credit amounts depending on the net volume processed and, the maximum credit is \$650 per Merchant Account. Offer is available to any new merchant account that is approved and opened from 4/1/2023 through 7/3/2023 and that meets the additional conditions below.

### Additional Conditions:

Small Business Month Bonus Offer eligibility period is from 4/1/2023 – 7/3/2023. Offer is available to all new TD Merchant Solutions customers who open a new unique MID during the eligibility period and process the minimum processing threshold during the month their merchant account was approved and the first two full statement cycles following the month the account was approved (maximum of 3 calendar months). Merchant must sign a 3-year Merchant Solutions Processing Agreement. The credit earned by merchants who qualify will not exceed \$650. The credit will appear in the Merchant's Settlement Account the month following the third calendar month. Merchant's Settlement Account must be a TD Bank Business checking account. No payments will be made if Merchant Account is not open and in good standing at the time such bonus offer is calculated and paid.

### Lending:

\*All Loans and Lines of Credit subject to credit approval and terms and conditions of final agreements. Renewals and refinances to existing loans and lines of credit are not eligible for offers. Borrowers who have paid off and closed a line of credit after April 1, 2022 are not eligible for offers. Applications must be received between April 1, 2023 and July 3, 2023 to qualify. Qualified applicants must maintain an active TD Bank Business Checking account from which loan payments will be auto-deducted. The interest rate for Lines of Credit approved without an SBA Guaranty meeting the auto-payment qualification will be Wall Street Journal Prime (WSJP) + 0.00%. The interest rate for Lines of Credit requiring an SBA Guaranty and meeting the auto-payment qualification will receive a rate discount of 1%. Other fees and charges may apply; speak with your local lender for details.

Closing fee waiver applies to booked SBA \*(a) Term and Commercial Real Estate Mortgages up to \$5,000,000. Offer excludes Terms and Commercial Real Estate Mortgages booked conventionally or under the SBA Express Program. Closing fee waiver of up to \$2,000.00 will be applied to SBA appraisal, environmental or business valuation fee. Qualified applicants must maintain an active TD Bank Business Checking account from which loan payments will be auto-deducted. Closing fee waiver not to exceed \$2,000.00 in value. Borrower will be responsible for all assessed commitment and closing fees if Borrower withdraws loan application after appraisals have been conducted. Other fees and charges may apply; speak with your local lender for details.

Application must be received by July 3, 2023. Line or loan must be booked by 8/31/2023 or waived fees will be charged at closing.

### TD Online Accounting:

\*The TD Online Accounting monthly maintenance fee will be waived for the first 3 billing cycles. After the first 3 billing cycles end, the monthly maintenance fee of \$10 will be charged. Offer only available to new TD Online Accounting customers from 4/1/2023 through 7/3/2023 and must be enrolled in TD Bank business online banking. | TD Online Accounting is powered by Autobooks. Neither TD Bank, N.A., nor any of its subsidiaries or affiliates, is affiliated with Autobooks, Inc (Autobooks). The accounting services referenced herein are provided exclusively by Autobooks and are subject to customer's agreement to Autobooks' terms of use. Certain restrictions and fees apply. TD Bank may be entitled to receive fees from Autobooks for customer's use of accounting services. Use of accounting services from any provider, including Autobooks, is solely at the customer's election. Autobooks may have a different Privacy and Security policy than TD Bank, N.A. You should review the Privacy and Security policies of the Autobooks website before you provide personal or confidential information.

### TD Business Solutions Credit Card:

\*If you are approved for an Account in response to this specific offer, you are eligible to earn a One-Time Bonus Offer ("One-Time Bonus Offer") of 40,000 Bonus Points, equal to \$400 in the form of a statement credit. To qualify for the \$400 statement credit, you must spend \$3,000 in total Purchases using the Account within 90 days of the Account opening date. Provided your Account is open and in good standing, the 40,000 Bonus Points, equal to a \$400 statement credit, will be reflected on your Account within 6 to 8 weeks after you have met the eligibility criteria. This One-Time Bonus Offer is not available if you open an account in response to a different offer that you may receive from us or if you previously received a One-Time Bonus Offer on this Account or any other account with us. This One-Time Bonus Offer equal to a \$400 statement credit is not eligible for the 1% Redemption Bonus.

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# How to Conduct a Market Analysis

*LaTanya Bryant*  
*Store Manager Newburgh*

*Ayana Pascall*  
*Store Manager Washingtonville*

# What is a market analysis?



- A market analysis is an in depth assessment of the potential target market, competition, and need for a product or service and provides a realistic and honest assessment of the viability of your business.
- A market analysis provides you with the critical information and data necessary to successfully start and grow a business.

# Create a customer profile of your target audience



- If you are targeting consumers: age , gender, income level
- If you are targeting businesses: industry, company size, number of employees, purchasing decisions
- Where does your market live?
- Where does he or she purchase products or services?
- What is the overall market size? Identify the actual number of potential customers and what amount of market share can you realistically own.
- How fast is the market growing? Or how fast is the geographic area you are targeting expanding?

# Create a customer profile of your target audience



- What factors are most important to buyers when purchasing a comparable product or service?
- What are current buyers paying for comparable products or services?
- What is the buying cycle and how often does the market buy a product or service?
- What factors influence them to buy?
- Is the market clearly identifiable and reachable?



# Know your competitors

- Who are your competitors?
- How are your competitors running their businesses?
- Who are my major competitors?
- What share of the market do they have?
- Can the market support another player?
- What are their strengths and weaknesses?
- What makes my business unique in comparison to what they offer?

# Know your competitors



- Do my competitors have a loyal customer base?
- What is their competitive advantage?
- What do my competitors charge for their products and services?
- What type of guarantees, service warranties and incentives do they offer?
- How do they reach the market?
- Why are my competitors successful?
- Why is my competitor struggling?
- Who are your closest competitors and what are their product/service offerings? Where are they located, if appropriate?



# Know your competitors



- What are their revenues?
- How long have they been in business?
- Who is their target market?
- What percentage of market share do they currently hold?
- Do they service a local, geographic market or a national customer base? Is that the same or different from your approach?
- In what other ways do your operations differ from each of them? How are they similar?
- What do your competitors do well?

# Know your industry



- Is the industry growing?
- What are the current “Hot” trends within the industry?
- What types of promotional strategies are typically used within the industry?
- What is the success of start-ups within the industry?
- What is the success rate of businesses within your industry?
- Are there barriers to entry within the industry, regulations or financial requirements?

# Test what you have learned



- Talk to your customers
- Talk to prospects
- Listen to their feedback
- Make changes if necessary

# How does conducting a market analysis help you access capital?



## 5 Cs of Credit<sup>1</sup>

- Character
- Credit Score
- Capacity
- Capital
- Collateral



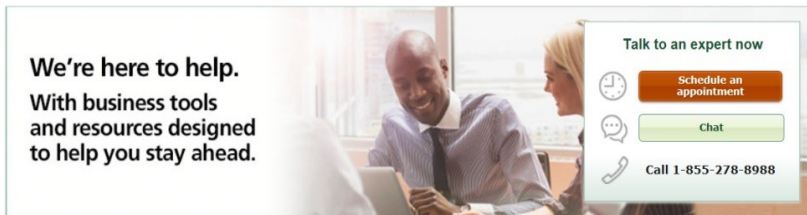
<sup>1</sup>Forbes, November 5, 2013

# Let's get digital!



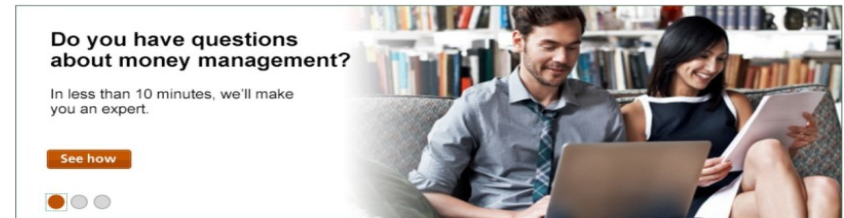
Visit the **TD Bank Small Business Resource Center** for virtual workshops and more:

- Video tutorials on a variety of topics including:
  - Creating a competitive advantage
  - Preparing a balance sheet
- Download templates
- Go to [tdbank.com/smallbusiness/](https://tdbank.com/smallbusiness/)
  - Then, click on **Resource center** to begin



Learn more about your personal finances and visit the **TD Bank Learning Center**:

- Interactive lessons in less than 10 minutes – from any device!
- Topics include credit reports and scores, identity protection, financing higher education, and more.
- Go to [tdbank.com/financialeducation](https://tdbank.com/financialeducation) to get started.



# Stay in touch!



*LaTanya Bryant  
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