

### Our approach goes **beyond** money

- We look at your business as a whole, including management expertise, potential for growth and the viability of your project
- We want to optimize your financial resources by offering repayment terms tailored to your business cycle and needs
  - Longer amortization periods
  - Seasonal or progressive repayment schedules to protect your cash flow
  - Initial principal payments at loan authorization may be deferred to get your project going
- You can get professional advice from our consulting services



### Our areas of expertise

#### **Financing solutions**

- > Working capital financing
- > Equipment financing
- > Real estate financing (land and building)
- > Business transition financing

#### BDC does not provide service to:

- Companies that are in breach of environmental regulations and do not want to comply
- Non-Canadian businesses





# **Expand** your capacity and gain a competitive edge

#### **Equipment financing**

- > Purchase equipment (new or used) or retool
- > Purchase a production line or automate a current one
- > Replenish working capital depleted by equipment-related purchases

#### Up to 100% financing

- Long-term financing with amortization period of up to 12 years
- Up to 100% of the cost of the equipment and the possibility of additional financing for related expenses such as transportation, installation or training
- > Possibility of deferring principal payments up to 24 months



### **Equipment** financing

#### Financing example

Equipment and Working capital loan to cover the full amount of the project including the costs to develop a new market

Project	Amount	Financing	Amount
Equipment purchase	\$900,000	BDC Term loan	\$900,000
Equipment installation	\$80,000	BDC Working capital loan	\$280,000
Market development	\$200,000		
Total	\$1,180,000	Total	\$1,180,000

#### **Benefits:**

- > Higher percentage of financing for the equipment
- > Long-term financing of intangible costs





### Expand and modernize

#### **Commercial real estate financing**

- > Purchase of land and building
- Construction of new premises
- > Expansion or improvement of existing premises
- > Replenish working capital depleted by current construction costs

#### Up to 100% financing

- > Guaranteed long-term financing up to 30 years
- Progressive or seasonal repayment schedules tailored to your business cash flow
- > Possibility of deferring principal payments up to 36 months





### Support growth projects and innovation

#### **Working capital financing**

- > Increase inventory to support growing sales and receivables
- > Additional working capital to support growth
- Expand domestic markets or explore new and larger foreign markets (Market Xpansion Loan™)
- Develop products and R&D

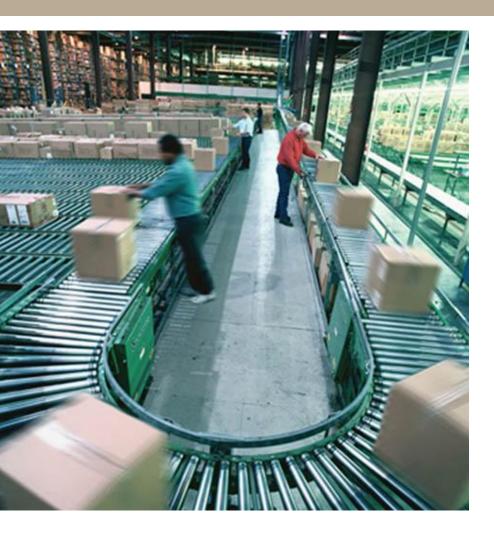
#### Financing criteria

- > An existing line of credit
- > An experienced management team
- Repayment capacity based on cash flow





### Increase your competitiveness and profitability



#### **Operational efficiency**

- Review and process optimization to reduce waste and increase productivity
- > ISO 14000 : Environmental management
- > ISO 9000 : Quality management
- HACCP/ISO 22000: Food safety management



### Take advantage of unfolding opportunities

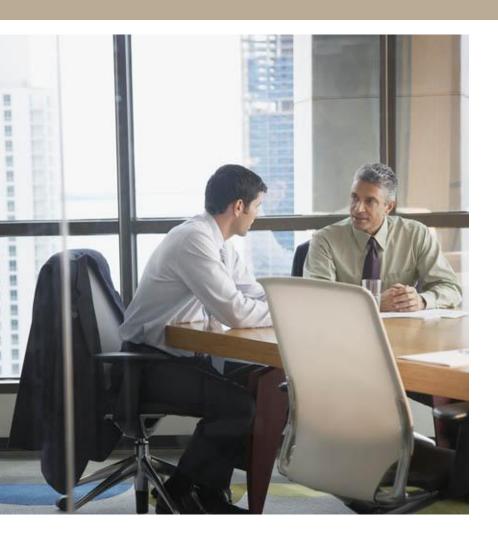
#### Market development

- > Portfolio of globalization solutions
  - Assess global readiness
  - Identify potential markets and conduct market research
  - Get hands-on help to implement an international business plan (market expansion, sourcing strategy, direct foreign investment)
  - Access a global network through BDC's global partners
- Marketing and sales strategies
- Sales and distribution management
- > E-commerce strategy





### Stay on track with your objectives



# Business planning and management

- > Business potential assessment
- Strategic planning
- > Financial management
- > Business coaching
- > Business plan development



### Contribute to your businesses' growth and future



#### **Human resources management**

- > HR development plan
- > Policies and procedures
- > Workplace health and safety



### Increase your value in the marketplace



#### **Innovation**

- Innovation planning and management
- Project funding strategy
- R&D tax credit claims –
  Scientific Research and
  Experimental Development tax
  incentive program (SR&ED)





### A strategic alternative for growing companies

#### Investment of \$250,000 to \$10 million

- > For high-growth firms with minimal securities
- > Businesses that have successfully progressed beyond the start-up phase
- Does not dilute ownership
- Can be structured to maximize return on investment

#### **Eligible projects:**

- Business acquisition
- Management buyouts or business transfers
- Expansion; commercialization program
- Working capital for growth





### Knowledgeable capital

BDC Venture Capital invests in early-stage technology-based Canadian companies that offer unique products or services, addressing promising global markets

Our focus is on businesses in the areas of:

- Life sciences
- Communications and information technology
- Energy, environment, electronic and materials (EEEM)
- Industrial technology



## Thank you





**Fraser DeGroat** 

**Account Manager** 

**Calgary** 

403 292 6032

Fraser.degroat@bdc.ca

1-888-info-BDC

www.bdc.ca

