



Why choose **BDC**?

A complimentary capital source

# 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



**Equipment** financing

# 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		
<b>Total</b>	<b>\$1,180,000</b>	<b>Total</b>	<b>\$1,180,000</b>

## Benefits:

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



A photograph of two men wearing yellow hard hats. The man on the left is wearing a white and grey striped shirt and holding a roll of blueprints. The man on the right is wearing a red shirt and pointing his right index finger towards the upper right corner of the frame. The background is a clear blue sky with a few wispy clouds.

Commercial **real estate** financing

# 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





**Working** capital financing

# 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**



**Consulting** : knowledge,  
experience and results



# 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)**



**Subordinate** financing

# 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





**Venture capital** : expertise and know-how

# 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



| BDC: a unique client service experience |



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