



BDC:

A unique client service experience



Accelerate entrepreneurs' success



Our mission

Help create and develop Canadian businesses through financing, venture capital and consulting services, with a focus on small and medium-sized enterprises (SMEs)

- > **1,990** dedicated and experienced employees help **28,000 clients** reach their full potential
- > **103 Business Centres** provide our clients with solutions that meet local economic realities

Our mandate

- > Be a complementary lender in the market to other traditional financing institutions
- > Fill the market gaps and maximize financing alternatives
- > Operate on a commercial basis, i.e. be financially sustainable

BDC does not provide:

- > Bank accounts, lines of credit, term deposits, investment certificates, RRSPs or insurance
- > Interest-free grants or loans
- > Residential or non-commercial loans, vehicle or equipment leasing

Financing- Optimize your financial resources

We look at your **business as a whole**, including management experience, potential for growth, and viability of the project.

Repayment terms are 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
- > 15% annual prepayment feature without penalty

You can get **professional advice** from our consulting services.

Our areas of expertise

Financing solutions

- > Working capital financing
- > Equipment financing
- > Information and communications technology financing (ICT)
- > Real estate financing (land and building)
- > Business transition financing

BDC does not provide service to:

- > Bars, nightclubs, gambling operations, activities of a sexual nature, private clubs
- > Companies that are in breach of environmental regulations and do not want to comply
- > Non-Canadian businesses

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

Equipment Line - the financing you need, when you need it

The **Equipment Line** covers new or used equipment purchases, including

- > Production line machinery and equipment
- > Specialized technology
- > Commercial vehicles and much more

Make equipment purchases over a 12-month period, with **guaranteed terms and conditions**

- > High percentage of financing for equipment costs and the possibility of additional financing for related expenses, such as shipping, installation and training
- > Interest-only payments for the first 12 months after loan authorization, followed by a repayment period of 5 years
- > Disbursement of funds according to your purchasing needs, as long as you remain within your pre-approved limit

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

High percentage of financing

- > Guaranteed long-term financing up to 25 years
- > Progressive or seasonal repayment schedules tailored to your business cash flow
- > Possibility of deferring principal payments up to 36 months
- > Personal assets are not taken as collateral

ICT financing

Get vital capital to invest in:

- > Hardware (servers, network, telephony, computers and accessories)
- > Software (ERP, CRM, human resources, supply chain, finance and accounting)
- > Consulting services (IT planning, strategy, security, online sales, Internet marketing, social media)

Benefits:

- > Term financing with beneficial terms and conditions to get your project off the ground
- > A sound financing alternative to preserve your short-term working capital



Visit
www.bdc.ca/ictfinancing

BDC Transition Program

Financing options

Transfer or sell your business to family members, employees or outside buyers

- > Long-term loan based on the value of your fixed assets such as land, building, equipment or shares in an existing business
- > Unsecured term loan for intangible assets such as intellectual property, goodwill, client list, etc.
- > Subordinate financing (based on risk and benefit sharing) for more complex or structured solutions
- > Refinance vendor financing (vendor take-back) resulting from a previous change of ownership

BDC Consulting - Increase your competitiveness and profitability

- > **Operational efficiency** – Lean training; Process improvement and waste reduction; Quality management (ISO and HACCP)
- > **Market development** – Market planning; Lead generation; Sales strategy
- > **Global expansion** – Resources and readiness assessment; Market planning and exploration; Strategy implementation; Lead generation
- > **Business planning and management** – Strategic planning; Financial and performance management; Business coaching
- > **Human resources management** – HR infrastructure; Performance management; Workplace health and safety
- > **Innovation** – Innovation planning and management; Analyze potential to free up working capital for innovation projects; Identify financing strategies, refine budgets and target project funding.

Thank you.

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