



# FINANCING AND CONSULTING SERVICES

## Protect your cash flow with

### **BDC Financing**

More financing to protect your cash flow:

- >Get your company off the ground with flexible, long-term financing and limited security.
- >Unparalleled flexibility for repayment: 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 may be deferred to get your project going.
- >Peace of mind: We never take your personal assets as collateral.
- >Support in challenging times: Our loans are non-demand.

BDC is there for you over the long term:

- >A “beyond the numbers” approach: We look at all aspects of your business – the feasibility of the project, management team’s relevant experience, growth potential and credit history.
- >We take care of our clients: We can invest the time to help you succeed. Our Account Managers are well-trained professionals able to provide information and advice to help grow your business.

### **Potential Franchisees**

- Up to \$150k unsecured leverage financing on Notice to Reader financial statements (Maximum \$150k for start-ups)
- Financing over \$150k will require Review Engagement financial statements
- Minimum 3 year term, up to a maximum 8 years
- Up to 12 months principal postponement (included in 8 years)
- 24 month cash flow forecasts (will be different for everybody depending on their location and plan)
- Satisfactory to the Bank’s requirements

### **Interest Rates and Terms will depend mainly on:**

- Amount of security available (more favourable rate if secured by commercial real-estate or equipment)
- For loans up to \$250k, personal credit score
- Personal net worth
- Financial history of existing businesses (if applicable)

**The Business Development Bank of Canada (BDC) provides entrepreneurs with flexible, high-ratio financing and consulting services.**

Visit our **Advice Centre** for ideas we've collected for growing a successful business.

### **Looking for more information?**

**Please contact me by phone or email, it will be a pleasure to hear from you.**

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