



Financing.
Advisory.
Know-how.

Tech Scale-up Loan

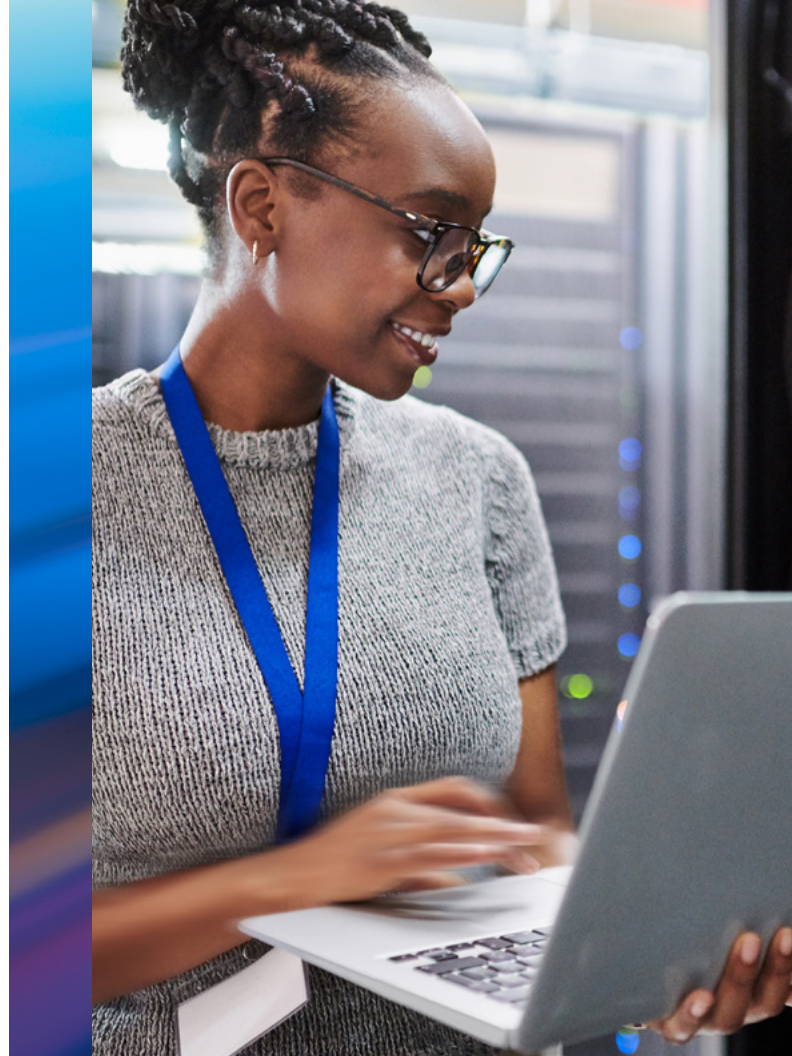
Accelerate your business growth

Your solution has product-market fit. You know its potential. Now take it to the next level.

Your technology solution is well positioned in the market and your growth strategy is producing results. Financing from BDC can help you attract new customers, break into new markets and acquire top talent. With the *Tech Scale-Up Loan*, you'll never miss another opportunity to gain a competitive edge in a fast-moving market.

Eligibility

- Commercialized offering with at least \$500K in revenue
- Backed by angel investors or venture capital (VC)



Loan features

- Patient capital of up to \$1 million*
- Interest-only payments over a 3-to-5-year term
- One capital payment at the end of term

A team that understands your challenges

Discover our team of experts dedicated to Canadian tech companies who can support you through every stage of your business growth.

*Subject to approval. Certain conditions apply.

Get the money to scale fast

A 3-year-old high-growth software company wants to expand further and needs funds to develop its sales and marketing team. Financial projections show a path to profitability within 18-24 months. The company has had rapid and large sales growth since its inception, piquing investor interest. An early-stage VC leads a seed round of \$1.5M injected into the business.

Project	Amount
Hiring plan to support growth	\$750,000
New customer acquisition campaign	\$750,000
Platform upgrade	\$500,000
Total	\$2,000,000

Financing	Amount
BDC Tech Scale-Up Loan	\$500,000
Equity investment	\$1,500,000
Total	\$2,000,000

Features

- Limited restrictions on your business activities
- Reporting on a quarterly or semi-annual basis
- Total cost of the loan not affected by business performance

Benefits

- Tailored loan structure that matches your business needs
- Non-dilutive growth capital
- Maintain control of your business longer
- Achieve a higher valuation between investment rounds by extending runway

For more information, visit bdc.ca →





Financing.
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Stay ahead of the game

With support designed for
technology entrepreneurs

In your industry, innovation and speed are essential to achieving your business goals. But what happens when your business has a recurring revenue model or when a lack of resources gets in the way of investing in further R&D, hiring and keeping the right talent, making acquisitions, or growing your market? BDC can help you by providing financing and advisory services designed to meet your fast-evolving needs.

Flexible and customized financing solutions to free up your cash flow

- **Fund your growth**
Get the loan you need for salaries, market share growth, acquisitions and other innovative projects
- **No tangible business assets? No problem.**
Our “beyond the numbers” approach gives you access to “non-asset based” loans.
- **Keep company ownership**
Take advantage of BDC’s diverse financing solutions that do not dilute business ownership.
- **Reap the benefits before reimbursing**
Get some breathing room by deferring the start of capital payments so you can first reap the benefits.



Specialized advisory services

Our experts have been providing counsel to Canadian technology firms for years. They understand the specific challenges you’re facing and can support your efforts to stay ahead and boost your company’s growth.

Get expert advice in the following areas:

- HR management and retention
- Cash flow management
- Marketing strategy and market expansion
- Strategic coaching
- System selection

BDC can finance the cost of advisory services.

Testimonials

“A loan from BDC was critical because it allowed us to free up our working capital and retain more ownership in the company. Every dollar of our own money we had to spend on inventory was a dollar we couldn't invest in hires and the future of our business.”

Matt Rendall
President
Clearpath Robotics

“Thanks to BDC's support, Plexis Precision became more competitive and was able to pursue its expansion. Now, our team is able to better respond to market demand and secure its future with a sound business development strategy.”

Olivier Bataille
President
Plexis Precision

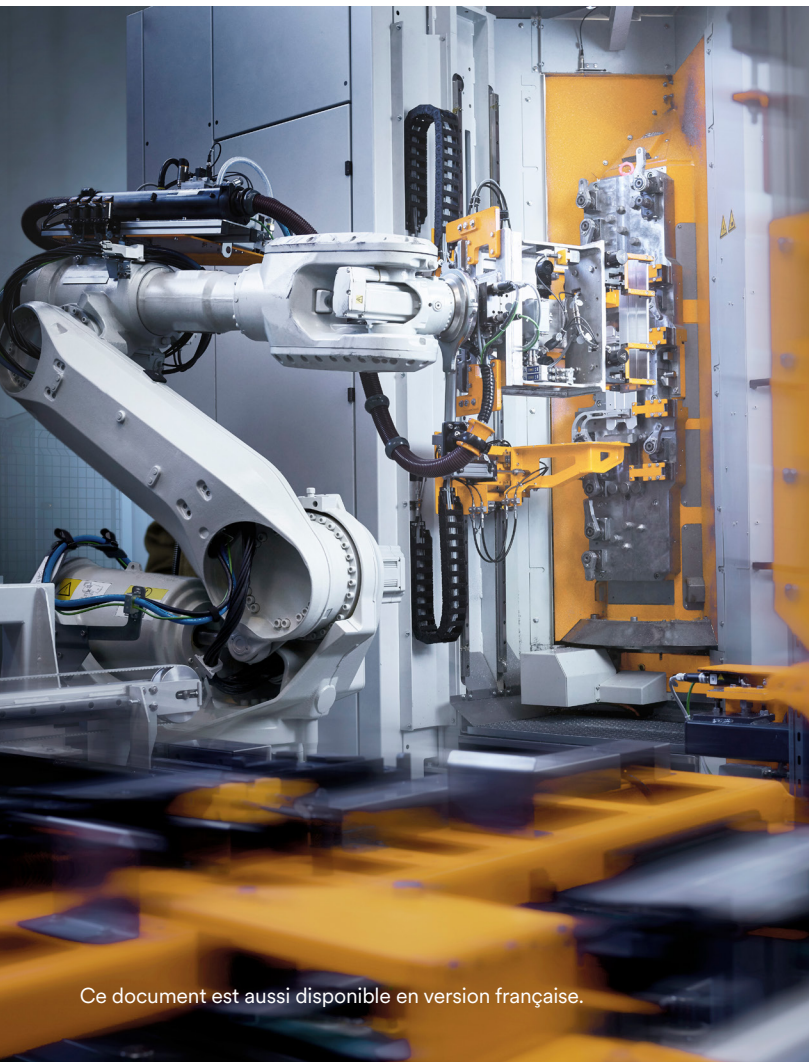
Take advantage of the BDC difference

- You can count on us
The technology industry has been through ups and downs. BDC's approach is designed to help you weather the cycles. We stand by our clients over the long run.
- Experienced advisors
Our advisors have extensive experience in the technology sector. They can help you find efficient, effective solutions and give you access to an extensive business network.
- More than money
BDC is the only bank that offers both financing and advisory services tailored to the needs of technology entrepreneurs.

BDC's impact on its clients

A recent Statistics Canada study concluded that:

- Sales growth among BDC's financing clients was up to 14% higher than that of similar non-clients.
- BDC clients who used both financing and advisory services performed even better, with up to 25% higher sales growth and up to 13% better productivity than similar non-clients achieved.



For more
information,
visit bdc.ca →





Financing.
Advising.
Know-how.

Small Business Loan

Get up to \$100,000 online

Quickly access the funds you need and save your cash for day-to-day activities.

Everything an online loan should be:
fast, easy, affordable... and hassle-free

- 100% online application
- No application fees
- Competitive interest rate
- Postpone capital payments for the first 6 months
- Repay your loan over 5 years
- Use your loan for any business project

3 easy steps

- Apply online
- Get approved*
- Access funds quickly

BDC is the bank for Canadian entrepreneurs.

Apply online
[bdc.ca/sbl](https://www.bdc.ca/sbl) →



* Subject to approval. Certain conditions apply.





Growth & Transition Capital

Strategic. Customized.
Relationship-focused.

To help you sustain fast-track growth,
we provide customized financing solutions.



Financing.
Advisory.
Know-how.



Strategic.

You can see your growth potential.
So can we.

Your company is poised to pursue growth opportunities that demand a substantial injection of capital. But if you have insufficient tangible assets to secure conventional financing, your business may be faced with a growth ceiling. As well, you may not want to dilute your ownership at this crucial stage of your company's success.

You need a clear strategy.

BDC Capital

BDC Capital is the investment arm of BDC. We offer a range of equity, venture capital and flexible growth and transition capital solutions to help Canadian entrepreneurs scale their businesses into global champions.

You need financing tailored to your business needs. We'll work with you to achieve that.

We know that no two companies are alike, so it goes without saying that your financing should reflect your business reality.

Our experts can customize financing to your specific needs through a full range of financing solutions, including mezzanine, cash flow and quasi-equity loans.

You can pursue growth projects such as:

- Conducting trailblazing R&D that promises to generate profits down the road
- Passing your business to a family member who needs financing to get your equity out
- Management team or employees buying company assets through a management buyout (MBO)
- Acquiring a competitor or a supplier – a sizeable investment that would exceed your cash resources
- Financing for intangible assets, such as goodwill
- Withdrawing equity from your business as an alternative to selling the company

Customized

You're looking for the right solution?

Financing from \$250,000 to \$35 million if your company:

- Is established or high-growth
- Has a strong management team
- Demonstrates quality financial reporting

We'll find the financing that fits.

1. Mezzanine financing

With this hybrid of debt and equity financing, you get customized repayment terms adapted to your cash flow in order to preserve working capital and fuel growth. We offer balloon, balloon with free cash flow sweeps and/or monthly payments.

2. Cash flow financing

If your business needs the cash in hand to pursue large-scale growth projects, this financing provides stable terms and conditions that give you peace of mind.

3. Quasi-equity financing

If your business is successful and you forecast that you will generate profits in the near term, this solution allows you to raise capital for growth.

Keep the business in your hands.

We focus on strategies that protect your share of the pie.

When you need new equity, naturally you're concerned about diluting ownership and relinquishing some of your share strength and decision-making power.

In most cases, there will be no management involvement, shareholder agreement, management rights or board of director representative.

We'll work with you to secure financing that preserves your autonomy.

Our solutions give you the breathing room you need to focus on growth.

- We work with you to find the optimal financing structure with repayment terms to protect your working capital.
- Security is subordinated to secured lenders, increasing your borrowing power.





Relationship-focused

You value business advice.

With our team of experts, you're in good hands.

You can rely on our team of seasoned professionals for guidance.

We have local expertise, understand the market and know what it takes to propel your company to success. We gain in-depth insight into your company, so we can meet your evolving needs and recommend long-term financing strategies that work for your business.

We're with you all the way.

For more
information,
visit [bdc.ca/capital](https://www.bdc.ca/capital) →





Financing.
Advisory.
Know-how.

Financing and advising

Services designed
to protect your cash flow
and help grow your business

Commercial real estate

A higher percentage of financing

Long-term financing to purchase realty, build or expand existing facilities while preserving your working capital.

Equipment purchase financing

Solutions with flexible repayment terms

A high percentage of financing for new or used equipment costs, with the possibility of additional financing for related expenses, such as shipping, installation and training.

Technology financing

Easy to access and affordable

Financing with beneficial terms and conditions to purchase hardware, software, consulting services, including Internet solutions to boost your online sales.

Working capital solutions

To finance your growth projects

Flexible long-term financing to undertake projects such as boosting inventory for increased sales, exporting and to complement your existing line of credit.



Business transition

To transfer or sell your business

Long-term financing and invaluable expertise to help ease the transition or sale of your business.

Advisory services

Our experienced advisors can help you acquire the knowledge and know-how to build a strong, successful business by providing you with practical advice on an enterprise-wide range of subjects from finance, sales and operations to international growth.

We also offer a suite of coaching solutions designed specifically for small businesses that can help you manage all the different functions of your organization with confidence.

BDC can also finance the cost of advisory services.

Why choose BDC

- **Unparalleled flexibility**
Repayment terms are tailored to your business cycle and needs with longer amortization periods, seasonal or progressive repayment schedules and principal payment deferrals.
- **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 the whole of your business including management expertise, potential for growth and the viability of your project.
- **We take care of our clients**
Our account managers and advisors invest the time needed to help you succeed.



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information,
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