



BDC :

a unique client service experience



Canada

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)

We share the entrepreneurial spirit that drives Canadian businesses



- > Our dedicated and experienced employees are helping more than **28,000 clients** reach their full potential
- > Over **100 branches across Canada** to provide our clients with solutions that meet local economic realities
- > Close to **\$10 billion of assets** under management

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. to be financially sustainable

BDC does not provide:

- > Bank accounts, operating lines of credit, term deposits, investment certificates, letters of credit/guarantee, RRSPs or insurance
- > Interest-free grants or loans
- > Residential or non-commercial loans, vehicle or equipment leasing
- > Companies in oil and gas exploration and direct mining operations

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
- > You can get **professional advice** from our consulting services
- > Our loans are **non-demand**, BDC is there over the long term

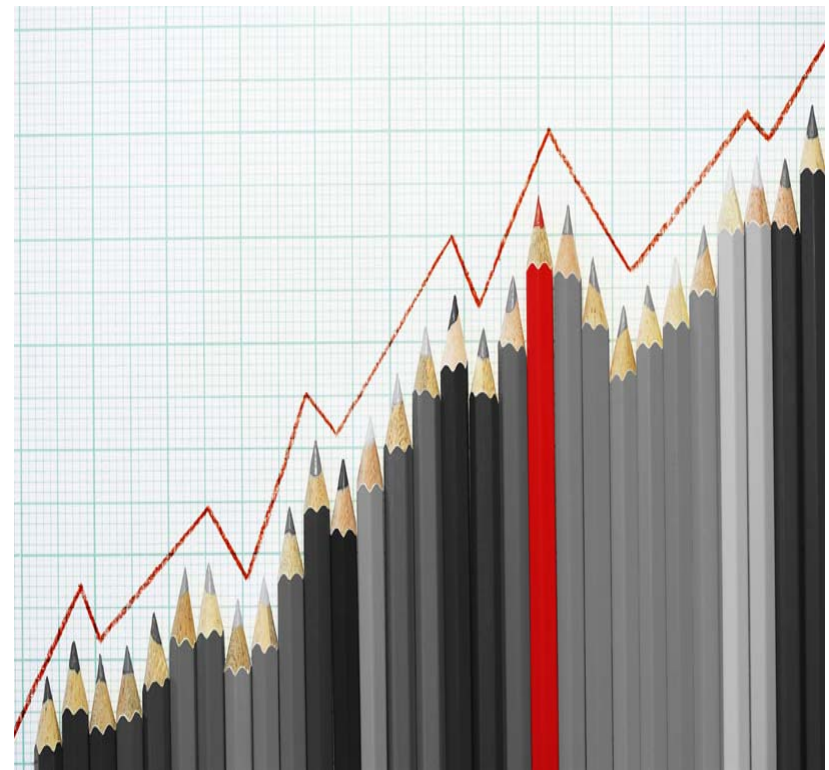
Did you know that...

BDC clients achieve **higher revenue growth**, have **higher employment growth** and **survive longer than non-BDC clients**

These are some of the key findings of Statistics Canada's *Economic Impact Study* on BDC's financing and consulting services published May 2009.

Among the findings:

- > BDC Financing clients had up to 26.8% higher revenue growth than non-BDC clients for an individual cohort in a given year between 2001 and 2005
- > BDC clients using both financing and consulting services fared even better, with up to 59.3% higher revenue growth than non-BDC clients in those years



Read full study at www.bdc.cca/smeresearch

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Financing : Unparalleled flexibility

Optimize your financial resources

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

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:

- > 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



Consulting : knowledge,
experience and results

Consulting services



Our network of specialized management consultants can help your client face challenges in areas such as:

- > Operational efficiency and quality management certification
- > Business planning and management
- > Business ownership transition
- > HR management
- > Market development and exporting
- > Innovation, R&D tax credit applications, project funding strategy



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



Business Credit Availability Program (BCAP)

Helping you provide **more support** to your clients

Business Credit Availability Program (BCAP)

What is BCAP?*

BCAP is an agreement that was reached between the federal government and other Canadian financial institutions.

The objective of BCAP is to build on, and enhance where possible, existing relationships to facilitate access to incremental credit for Canadian businesses, through the effective coordination of the activities of financial Crown Corporations and Canadian financial institutions.

* Unveiled in the 2009 Federal budget

Our complementary role



Sharing the risk to help you provide increased support to your clients who can demonstrate they can generate a strong cash flow

- > You have reached your limit for single name, sector or loan type, or
- > An existing partner in the financial arrangement is exiting the market or not renewing, or
- > Prudent risk management suggests a partner is needed and you want to protect your client business relationship

Operating Line of Credit Guarantee™ (OLCG)

This solution is available to share the risk with you and to support Canadian businesses experiencing reduced access to working capital credit because of current economic conditions

Overview

- > Aimed at operating lines of credit with authorized limits between \$400,000 and \$40,000,000
- > FI maintains the primary client relationship throughout the life of the OLCG; BDC remains a silent partner
- > BDC guarantees 80% of the incremental portion of your client's operating line of credit, whether to increase it or to maintain it
- > Guarantee supports maximum incremental amount between 25-40%
- > The guarantee is valid for a period of 12 months and can be renewed annually

FI must contact BDC to make the request

For information: 1 877 232-2269 or olcg@bdc.ca

Thank you



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