



**It's about
taking your
business to
the next level.**

bdc 
**financing.
advising.
smarts.**

Contact us
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Locate your nearest
business centre at
bdc.ca/businesscentres

VISIT BDC.CA

Ce document est aussi disponible en version française.

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bdc 

**The only
bank devoted
exclusively to
entrepreneurs**

**It's not just
about making
money.**

It's about building something. A business that's permanent. One that delivers real value to customers year after year.

As the only bank devoted exclusively to entrepreneurs, our role is to help your business become stronger and more profitable so you can remain competitive in your market.

We support small and medium-sized businesses in all industries with a combination of financing and advisory services to guide you to the next stage of your development.

Wherever you're located, we are easily accessible from any one of our 100+ business centres across Canada or online at BDC.ca.

With BDC, you get the kind of financial support and expertise that helps your business grow.

Financing.

Get a business loan that works for you.

It takes talent, determination and, yes, money to get to the next level. Entrepreneurs who've invested so much in their ideas need financing expressly suited to their objectives. So they turn to BDC for tailored financing with higher lending ratios and greater repayment flexibility, and for terms that keep more vital cash flowing through their businesses.

You get what you need for that important project

- Commercial real estate, expansion of facilities
- Technology
- Equipment
- Growth projects
- Working capital to complement your line of credit

You benefit in so many ways

- Higher percentage of financing
- Longer repayment periods
- Repayment schedules matched to your cash flow cycle
- Option to defer capital payments at the start of the loan
- Terms and conditions that don't change without due cause
- Personal assets are not taken as collateral for a loan

Advisory services.

Run your business more profitably and efficiently.

Our experienced advisors gain a deep understanding of your business to help you address the inevitable challenges that come from growth, no matter how daunting they seem. We accompany you throughout the mandate, offering objective and practical advice on a wide range of subjects so you can build a strong, successful company.

Manage more efficiently

- Strategic planning
- Financial management
- Human resources management
- Technology consulting

Drive concrete results

- Sales and marketing strategies
- Digital strategies
- International expansion
- Operational efficiency
- Certification (ISO, HACCP)

Our solutions are designed to equip you with the knowledge and know-how to manage every function of your company with confidence.

Capital.

As driven as you are.

It takes a special talent to come up with a game changing idea. And it takes a whole other quality to see it through to fruition: courage. BDC doesn't just share in the risk of every venture we finance; we share in your bold drive for success. We offer a full spectrum of specialized financing and investment solutions, including equity, venture capital and customized growth and business transition capital.

Venture Capital

For early-stage companies looking to transform innovative ideas into successful businesses.

BDC works with promising entrepreneurs, angel investors and other venture capital funds to invest in outstanding Canadian businesses in the IT, energy/cleantech and health care sectors through:

- Direct investing
- Investing in other venture capital funds
- Support for Canada's venture capital ecosystem

Growth & Transition Capital

For established and high-growth companies looking for tailored solutions and flexible terms to meet their growth needs.

Growth initiatives

- R&D
- Sales and marketing
- Intangible assets
- Working capital

Business transition projects

- Management and partner buyouts
- Management buy-ins
- Family successions
- Acquisitions



Canada's first certified B Corp bank

Growth beyond profits

The world is changing and business is changing with it. A new generation of entrepreneurs is driving business forward with fresh, exciting ideas that are not purely motivated by profit.

As a B Corp certified bank, BDC is helping today's entrepreneurs build solid, profitable businesses that are also more accountable, fairer to employees and more sustainable for our world.

The B is for beneficial

B Corps are businesses that act to benefit society as a whole rather than focus only on making profits.

