



Tourism Related Programs



BDC is the only bank devoted exclusively to entrepreneurs





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, lines of credit, term deposits, investment certificates, RRSPs or insurance
- Grants or interest-free loans
- Residential or non-commercial loans, vehicle or equipment leasing



01.

Partner with BDC

Rely on our industry expertise





Jean-Yves Germain

Co-president
Groupe Germain Hospitalité

Client testimonial

“BDC has helped us finance some very important hotel projects for our business. The Bank listened with an open ear to our proposals and had the confidence that we could continue making our mark in the tourism industry. Along with offering very personalized service and excellent financing conditions, BDC truly understood our business objectives and offered us the necessary support to succeed.”



We understand your challenges



Attracting and retaining employees



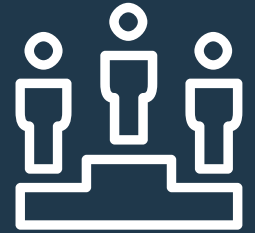
Using the Internet to reach more clients



Fluctuating value of the dollar



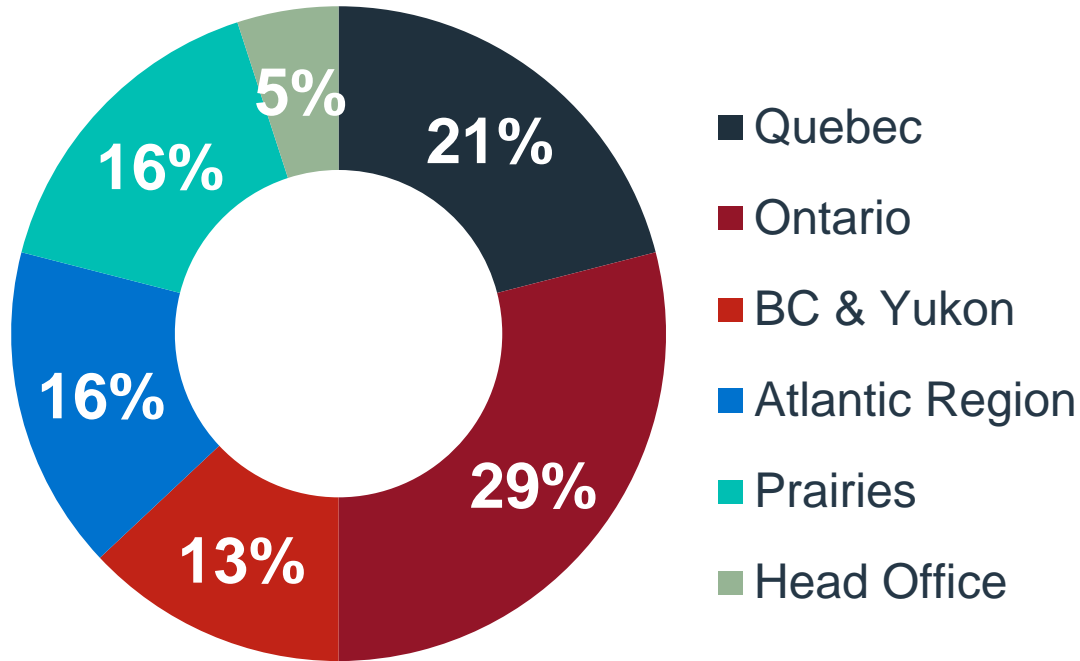
Rising energy costs



Domestic and international competition



You are important to our business



BDC has approximately **1,700+ tourism industry** (camping, hotels, recreation) clients



our goal:

Help you
attract more
business

Expand and modernize facilities

Integrate technologies to expand reach
and improve efficiency

Offer innovative products and services

Improve human resources (HR)
management

our offer

We can support
your business with:

Advisory services

Financing

Industry knowledge



Innovate

Increase
market share

Improve
profitability



02.

Financing solutions

Structured to protect
your cash flow





Flexibility and committed term loans

Flexibility

- Longer amortization periods
- Option to defer payments on principal at loan authorization
- Seasonal or progressive repayment schedules to match cash flow cycles
- 15% annual prepayment feature without penalty

Committed term loans

- During the entire term of the loan, BDC cannot demand early repayment or change the terms and conditions, unless the loan is in default

BDC's lending terms are designed to give you:

- Added financial control
- Flexibility
- Operating efficiency



Commercial real estate

Expand and modernize to attract new clients

- Purchase land and buildings
- Build new premises
- Expand or improve existing owned premises
- Replenish working capital depleted by current construction costs



Key terms

- Longer amortization periods
- Possibility of deferring principal payments up to 36 months at loan authorization



Working capital financing

Support growth and innovation projects such as:

- Expanding domestic markets, or exploring new and larger foreign markets
- Developing new products and high-demand services
- Upgrading marketing and promotion strategies to attract new clients, improve brand recognition and add value



Key terms

- Repayment period up to eight years



Technology financing

Get vital capital to invest in:

- Hardware (servers, network, telephony, computers and accessories)
- Software (enterprise resource planning, customer relationship management, human resources, supply chain, finance and accounting)
- Advisory services (information technology planning, strategy, security, online sales, Internet marketing, social media)



Visit: bdc.ca/techfinancing

Beneficial terms and conditions

→ Four-year repayment period



Transition financing

A range of structures and options to transfer or sell a business to family members, employees or outside buyers

- Long-term loans based on the value of fixed assets, such as land, buildings, equipment or shares in an existing business
- Unsecured term loans for intangible assets, such as intellectual property, goodwill, client list and so on
- Refinancing of vendor financing (vendor take-back) resulting from a previous change of ownership

Key terms

- Longer amortization periods
- Option to defer payments on principal at loan authorization
- Possibility of additional financing for intangible assets

Growth & Transition Capital financing between \$250,000 and \$35 million



For successful companies that lack the tangible assets required for a conventional loan

- A mix of debt and equity financing with flexible repayment terms
- Can be structured to maximize return on investment
- No dilution of ownership or sharing part of your capital

We offer solutions right for your business if you:

- have a well-established or high-growth company
- have a strong management team
- demonstrate quality financial reporting



Growth & Transition Capital financing Supporting your projects

Business transition initiatives

- business ownership transitions
- management or employee buyouts
- business acquisitions

Growth projects

- working capital for growth
- expansion or commercialization programs
- intangible asset financing
- equity take-outs



03.

Advisory services

Experience, industry knowledge, results



Make your business **more innovative and profitable**

Our seasoned advisors can help you:

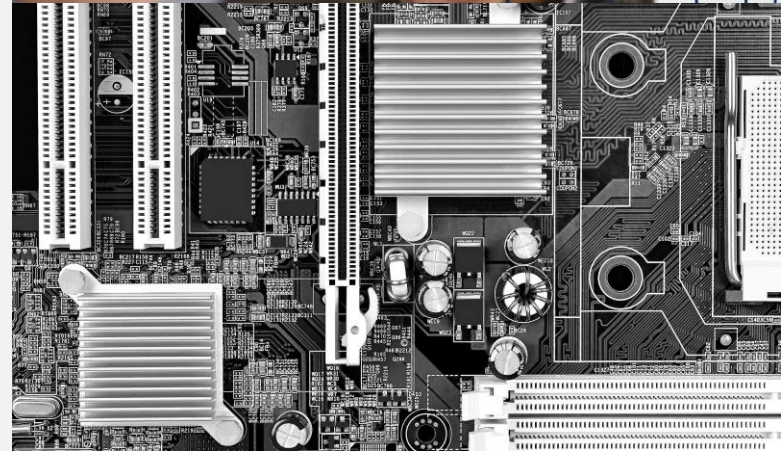
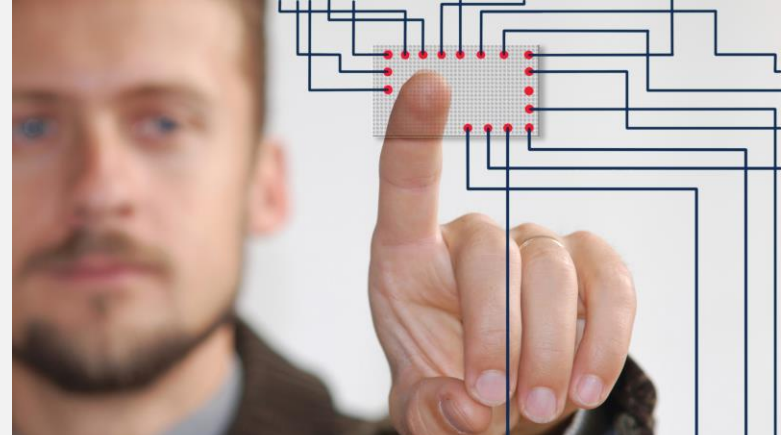
- Evaluate your business strategy
- Reduce operating costs
- Optimize your financial performance
- Refine your marketing strategy
- Implement HR best practices



Integrate technology

Our professionals can identify your best technology opportunities and help you:

- Evaluate your current technology environment
- Assess your website
- Develop an Internet strategy
- Select the right software solution—from determining functional requirements to negotiating a purchase agreement





Wendy Pearson

Co-owner
Timberlane Lodge Ltd.

Client testimonial

“We wanted to optimize our use of the Internet to better reach our clients and increase web-generated bookings. BDC advisory services helped us shift away from conventional marketing tools such as trade shows to targeted web tactics such as social media. We were very impressed with their expertise and now have the framework we need to launch a new and dynamic website.”



04.

Our added value





BDC



BDC_ca



BDC

Thank you.

Laura Craig

Account Manager

Thunder Bay

807-633-3446

Laura.Craig@bdc.ca

bdc.ca

1-888-INFO-BDC