



## Transfer or sell your business *BDC Financing*

If you are planning to retire or to move on to other business ventures, BDC can provide long-term financing and invaluable expertise to help ease the transition of your business. BDC's Transition Program can provide you with the right financing solution that fits your exact needs whether you're passing the company on to a family member, internal staff or selling it to an external buyer.

### Long-term financing possibilities

- Term loan based on value of your fixed assets such as land, building, equipment or shares in an existing business.
- Unsecured term loan for intangible assets such as intellectual property, goodwill, client list, etc.
- Subordinate financing (based on risk and benefit sharing) for more complex or structured solutions.
- Refinance vendor financing (vendor take-back) resulting from a previous change of ownership.

### Why choose BDC for your transition project?

- Over 60 years working with SMEs and over 30 years helping them plan their succession.
- Adequate financing structure.
- Higher percentage of financing on fixed assets.
- Additional financing for intangible assets.
- Flexible repayment terms, tailored to your business cash flow.
- A complete business solution, which combines financing and consulting to help you achieve your goals.

### Transition Program at work

#### Acquire a competitor

**Need:** Financing to acquire a competitor's business in order to improve product distribution in the market. Consulting services to ensure the smooth transition of personnel.

Project		Financing	
Acquisition of 100% of shares	\$1,600,000	BDC Financing	\$1,425,000
Working capital	\$360,000	Issuing of shares	\$560,000
BDC Consulting services	\$25,000		
<b>Total</b>	<b>\$1,985,000</b>	<b>Total</b>	<b>\$1,985,000</b>

**Benefit:** Gain a competitive advantage.

### BDC Consulting to plan your transition

BDC Consulting can help you identify opportunities and exit options. Our consultants can also help you to define, develop and implement a plan that ensures the success and ongoing growth of your business. Our approach focuses on maximizing the value of your business and stakeholder interest. We can help you identify potential difficulties or weaknesses early on, find solutions, and provide a smoother transition.