

# FINANCING

## THE KEY TO GROWTH

NO COMPANY CAN THRIVE WITHOUT MOVING FORWARD. THAT'S WHY ENTREPRENEURS ALWAYS HAVE PLENTY OF PLANS ON THE DRAWING BOARD. INVESTISSEMENT QUÉBEC IS THERE TO HELP THEM BRING THESE PROJECTS TO FRUITION BY PROVIDING THEM WITH CUSTOMIZED FINANCIAL SUPPORT.

### Our financing solutions

- Loans at competitive rates
- Loans in partnership with other lenders
- Loan guarantees  
Guaranteed repayment of the net loss suffered by a financial institution that granted you a loan, line of credit, letter of credit or any other short-term financial commitment
- Quasi-equity financing in the form of debentures or subordinated debt

### Our terms and conditions

## \$50,000

- Minimum financing: \$50,000

## 100%

- May cover up to 100% of project costs

## 25 years

- Short- or long-term financing (up to 25 years)

## 24 months

- Possible deferral of principal repayment (up to 24 months)
- Loan guarantees with variable conditions depending on the business's situation
- Security may be required

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## Examples of eligible projects

Most projects are eligible. Here are a few examples:

- Purchase of machinery or equipment
- Expansion, construction or modernization of a building
- Entry into a new market
- Refinancing
- Financing of tax credits
- Business succession or transfer by means of share acquisition
- Merger or acquisition
- Acquisition of intangible assets (trademarks, patents, etc.)
- Working capital
- Marketing of products or services
- Exporting
- Innovation

## Eligibility criteria

ALL QUÉBEC BUSINESSES ARE ELIGIBLE, except companies operating in the following industries:

- Agriculture\*
- Finance and insurance
- Real estate (some activities are excluded)
- Retail sales and comparable activities
- Other sectors where the client base is made up primarily of individuals, except for tourism

*\* However, businesses that are not eligible for the programs offered by La Financière agricole du Québec may be eligible for Investissement Québec financing.*

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