

FINANCING OF REFUNDABLE TAX CREDITS

YOUR MONEY AVAILABLE RIGHT AWAY

TAX CREDITS PROVIDE TANGIBLE EVIDENCE OF THE GOVERNMENT'S SUPPORT FOR QUÉBEC BUSINESSES. AT INVESTISSEMENT QUÉBEC, WE CAN HELP YOU TRANSFORM THESE FUTURE INFLOWS INTO CASH TODAY WITH FINANCING OF UP TO 100% OF YOUR REFUNDABLE TAX CREDITS.

Our financing solutions

- Loans at competitive rates
- Loan guarantees
Guaranteed repayment of the net loss suffered by a financial institution that granted you a loan

Our terms and conditions

\$50,000

- The minimum amount of the loan guarantee provided by Investissement Québec is \$50,000 for the SRED tax credits and \$20,000 for the other tax credits.

100%

- For loans granted by Investissement Québec, the amount provided may cover up to 100% of refundable tax credits for one fiscal year (two years in some exceptional cases).

18 months

- The maximum duration for financial assistance is generally 18 months from the end of the fiscal year for which financing is provided, or 24 months for tax credits related to the knowledge-based economy.
- Repayment of the capital amount comes directly from the tax credits to be paid.
- Loan guarantees with variable conditions depending on the business's situation.
- The usual securities are required.

Examples of eligible projects

Projects eligible for refundable tax credits pursuant to tax legislation:

- **Tax credits for scientific research and experimental development (SR&ED)**
- **Tax credits for the digital transformation of print media companies**
- **Tax credits related to the knowledge-based economy:
Development of E-Business (CDAE);
Production of Multimedia Titles (PMT)**
- **Tax credits related to payroll:
Gaspésie and Certain Maritime Regions of Québec (GAS)**
- **Other tax credits:
Investment for Manufacturing and Processing Equipment; Construction or Conversion of a Vessel (CTN); Technological Adaptation Services (SAT); Tax credits for the integration of IT (CTIM); any other refundable tax credits**

Eligibility criteria

Your business is eligible for tax credit financing if it qualifies for a refundable tax credit.

Special requirements

Your business must submit a cash budget that will have to be deemed to be sufficient to support the business's operations.

Consult our website or contact one of our advisors to learn more.

NOTES



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