

# Financing of Working Capital for Export Projects

This program enables eligible businesses to increase their cash flow so they can develop their export sales.

## Application Procedure

### Step 1

#### Preparation and sending of completed documents

- Fill out the “**Application for a Guarantee**” form.
- Send the “**Application for a Guarantee**” form to Investissement Québec along with all required schedules and documents.

Upon receipt of the documents, Investissement Québec will assess the file and prepare the letter of offer, if applicable.

To speed up the assessment process, the “**Application for a Guarantee**” form can be sent by e-mail.

- The lender fills out and sends Schedule A to Investissement Québec, confirming its financing offer.

### Step 2

#### Review and signing of the letter of offer

- Send the duly signed “**Application for a Guarantee**” form and any appendices (Revenu Québec or Canada Revenue Agency CRA authorizations) to Investissement Québec. Attach a cheque for payment of the loan fees and commitment fees.

Upon receipt of the documents, Investissement Québec will send the guarantee certificate and the disbursement/repayment notice to the financial institution.

### Step 3

#### Receipt of loan by company

- The lender progressively advances the funds until the total loan amount has been reached, according to the terms and conditions of the loan guarantee offer.
- For the disbursement of the last 20% of the loan, send an attestation from the auditors or income tax returns as well as the required documents to Investissement Québec.

### Step 4

#### Repayment of loan by company

- Revenu Québec and the CRA send the cheques refunding the tax credits directly to Investissement Québec. Upon receipt of the cheque, Investissement Québec will send it to the lender, which then repays the loan in part or in full. A copy of the cheque is sent to the company.