

**NEW ADDITIONS TO THE PROGRAM**

**RENFORT**



**WORKING CAPITAL AND INVESTMENT PROGRAM  
FOR THE STABILIZATION AND RECOVERY  
OF SUCCESSFUL BUSINESSES**

[www.renfort.qc.ca](http://www.renfort.qc.ca)

1 888 322-6466



**GROWING JUST GOT EASIER**

# RENFORT

CREDIT ACCESS, WORKING CAPITAL IMPROVEMENT, EQUIPMENT ACQUISITION

## Renfort, Investissement Québec's program to help businesses in Québec

Investissement Québec has a program to help businesses in Québec deal with the negative effects of tighter credit conditions.

**Successful businesses** that are experiencing temporary difficulties because of the current economic situation, including non-profit organizations and cooperatives, can turn to us to improve their working capital or finance the purchase of equipment. Under the Renfort program, we can offer them a **loan guarantee** or a **loan**.

## Can the Renfort program help you?

To benefit from the Renfort program, your business must have been in operation for **at least three years** and carry on its main activities in Québec. In particular, it must satisfy the following criteria:

- Generally speaking, it must have generated positive funds for at least two of the last three years of operation. In addition, the total of the funds generated over the last three years must be positive.
- It demonstrates that its liquidity problems are temporary and attributable to the economic situation.
- Its profit outlook is good.

## Is your activity sector eligible for the Renfort program?

The Renfort program targets all sectors of economic activity, **except** the following:

- Primary agriculture;
- Real estate;
- Mining exploration;
- Retail sales and any other business in the retail trade sector;
- Finance and insurance.

As of June 2009, businesses in the forest sector are also eligible.

## What are the terms and conditions of the loan guarantee or the loan?

- The minimum amount of the loan guarantee or loan we can provide is \$250 000; the maximum amount is \$15 million (\$10 million for a refinancing).
- The loan guarantee or loan cannot exceed 10 years.
- The loan targets projects for equipment acquisition or working capital improvement, including refinancing of debts (under certain conditions). As of June 2009, tourism infrastructure projects are also eligible, i.e., land acquisition and development, construction, building modernization and expansion, as well as capital expenditures. However, expenditures related to land or a building intended for resale are not eligible.

For more information on the terms and conditions of the Renfort program: [www.renfort.qc.ca](http://www.renfort.qc.ca)

## Call us now!

Renfort is accessible in every region of Québec. Contact the Investissement Québec office in your area or call **1 888 322-6466**.

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