



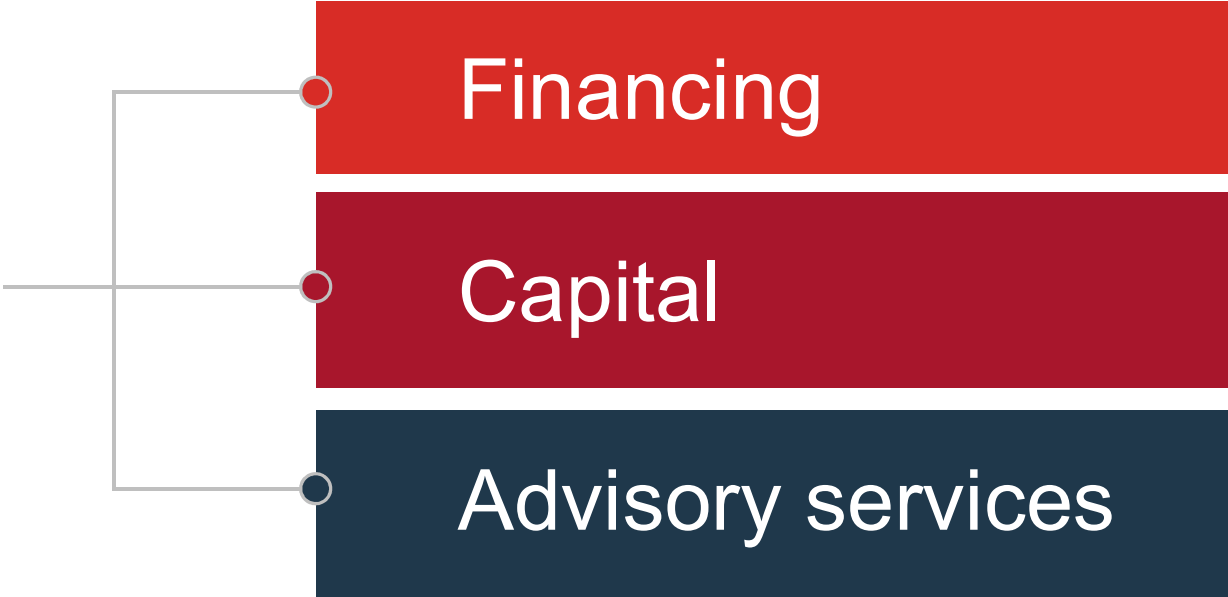
Planning for recovery:

Financing programs available and business trends

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BDC is Canada's bank for entrepreneurs





01.

**Financing and
resources available**

Cover the operating costs of your small business



Interest-free loans up to \$40,000

What

- Canada Emergency Business Account (CEBA)
- Loans provided by commercial banks, guaranteed by government
- Repaying balance before December 31, 2022 will result in loan forgiveness of up to \$10,000

Who

- Businesses with between \$20,000 to \$1.5 million in total payroll in 2019
- Eligible non-deferrable expenses between \$40,000 and \$1.5 million (if payroll less than \$20,000)

Available through: Your financial institution



Cover your short-term fixed costs

Up to \$2M in working capital loans from BDC

What

- Working capital loan
- Cover operating costs to ensure continuity of operations
- Complement existing sources of liquidity

Who

- Businesses impacted by the COVID-19 situation

Available through: BDC

Get up to \$12.5M for your operational cash-flow requirements



SME Co-lending Program

What

- Co-Lending Program for Small and Medium-Sized Enterprises
- Up to \$12.5M in loans (80% backed by BDC, and 20% from your financial institution)

Who

- Eligibility conditions determined by each financial institution

Available through: Your financial institution

NEW: Get junior loans between \$12.5M and \$60M each



For mid-sized businesses

What

- Mid-Market Financing Program
- Junior loans offered by BDC jointly with primary lenders
- Loans ranging in size between \$12.5M and \$60M each

Who

- Mid-sized businesses → annual revenues of \$100M whose credit needs exceed the \$12.5M offered through BDC's Co-lending Program
- Companies that were financially stable and viable prior to the COVID-19 crisis.

Details are being finalized. Go to bdc.ca/coronavirus and sign up to receive updates as they become available.



Getting started

Who should you speak to first?

BDC Clients

→ Contact your Account Manager

Other business owners

→ Contact your primary financial institution

Practical advice to help you steer your business through these uncertain times



3 BDC advisory solutions to guide you through the recovery

**Increase
online sales**

**Maintain
critical
activities**

**Reduce
health risk**



02.

**Trends that will
impact the way we do
business**



Health and safety – Your No. 1 priority

More than social distancing

- Planning and communication
- Training and monitoring
- Dealing with potential and confirmed cases of COVID-19
- Cleaning, sanitation and personal protective equipment
- Office layout
- Physical distancing:
 - in production areas
 - in communal areas

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Best practices for the prevention of COVID-19 in the workplace

This advice was gathered from Canadian public health agency websites and best practices observed in essential businesses that have remained in operation at the peak of the crisis. Every entrepreneur should check with federal and provincial public health agencies to ensure their operators comply with current regulations and best practices.

Basic rules for hygiene

Do	Don't
<ul style="list-style-type: none">→ Every worker needs to clean their hands with soap and water for 20 seconds—before eating, at the end of the workday, during work when ever possible and when returning home from work.→ Practice social distancing of two metres (six feet).→ Encourage remote work as much as possible.→ Regularly clean and disinfect commonly touched surfaces and tools.→ Cover your mouth and nose with a tissue or the crease of your elbow when sneezing or coughing.→ Require that sick workers stay home.	<ul style="list-style-type: none">→ Do not touch your face, eyes, nose or mouth with unclean hands (e.g. when smoking, drinking water, eating, etc.).→ Do not shake hands; avoid physical contact.→ Do not share food, drinks, cigarettes and personal hand tools.

For more information, visit [bdc.ca/coronavirus](https://www.bdc.ca/coronavirus). The Bank will be updating the page regularly with tools, financial solutions and additional measures to help entrepreneurs through the situation.

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E-commerce is here to stay

Impact and performance by sector, March 11–29 2020
vs. the previous 19 days (Feb. 25 to March 20, 2020)



Source: Absolunet.

Helping business owners cope with the impacts of COVID-19

Supply chain will diversify and regionalize

- Supply chain agility and diversity to become more important to mitigate risks and delays
- The integration of regional suppliers could help SMEs





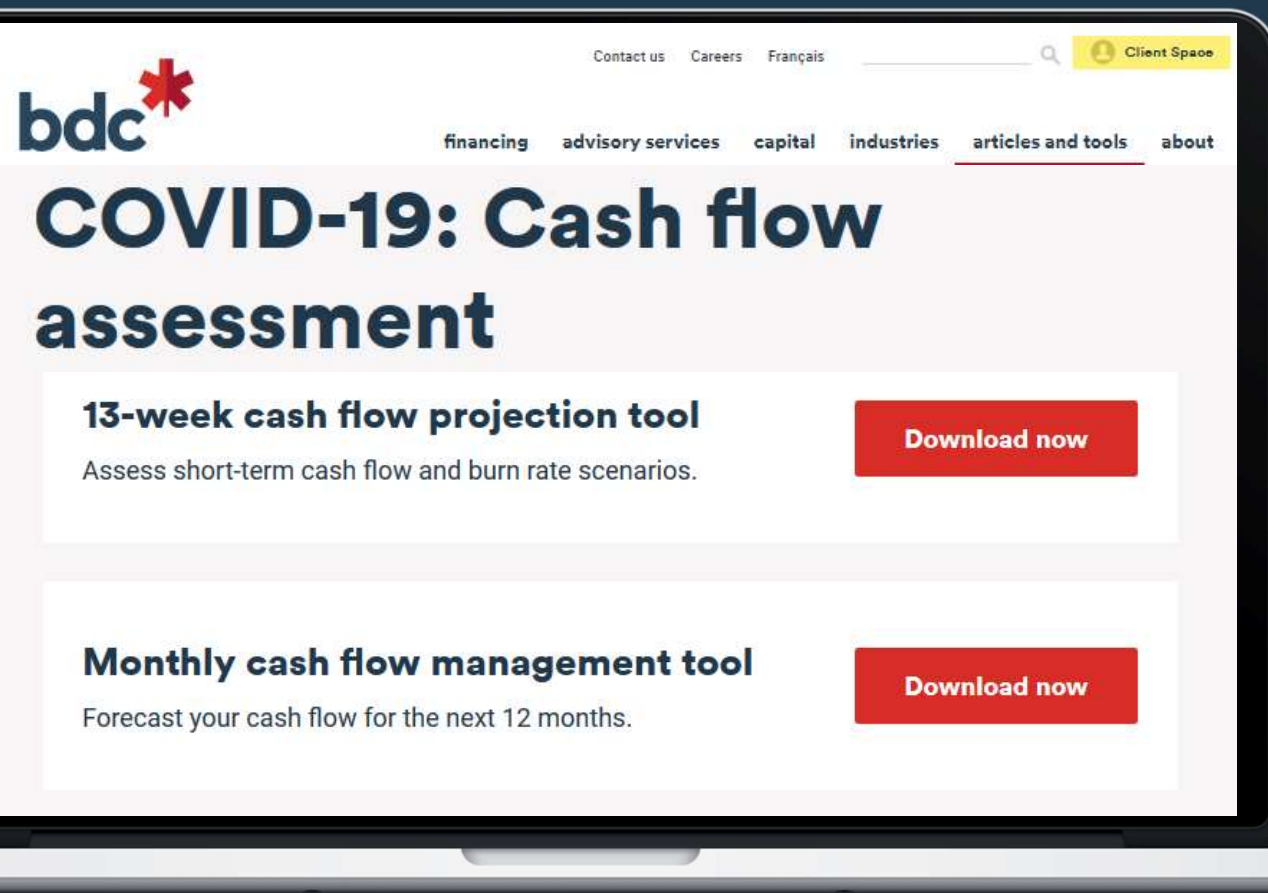
The rise of local

Buying from businesses with strong local presences

Example: Anie Rouleau of the Unscented Company

- Deliberately created a strong local supply chain.
- Built a team of loyal employees
- During the pandemic is earning 50% more revenues





**Cash flow
assessment
@ bdc.ca**



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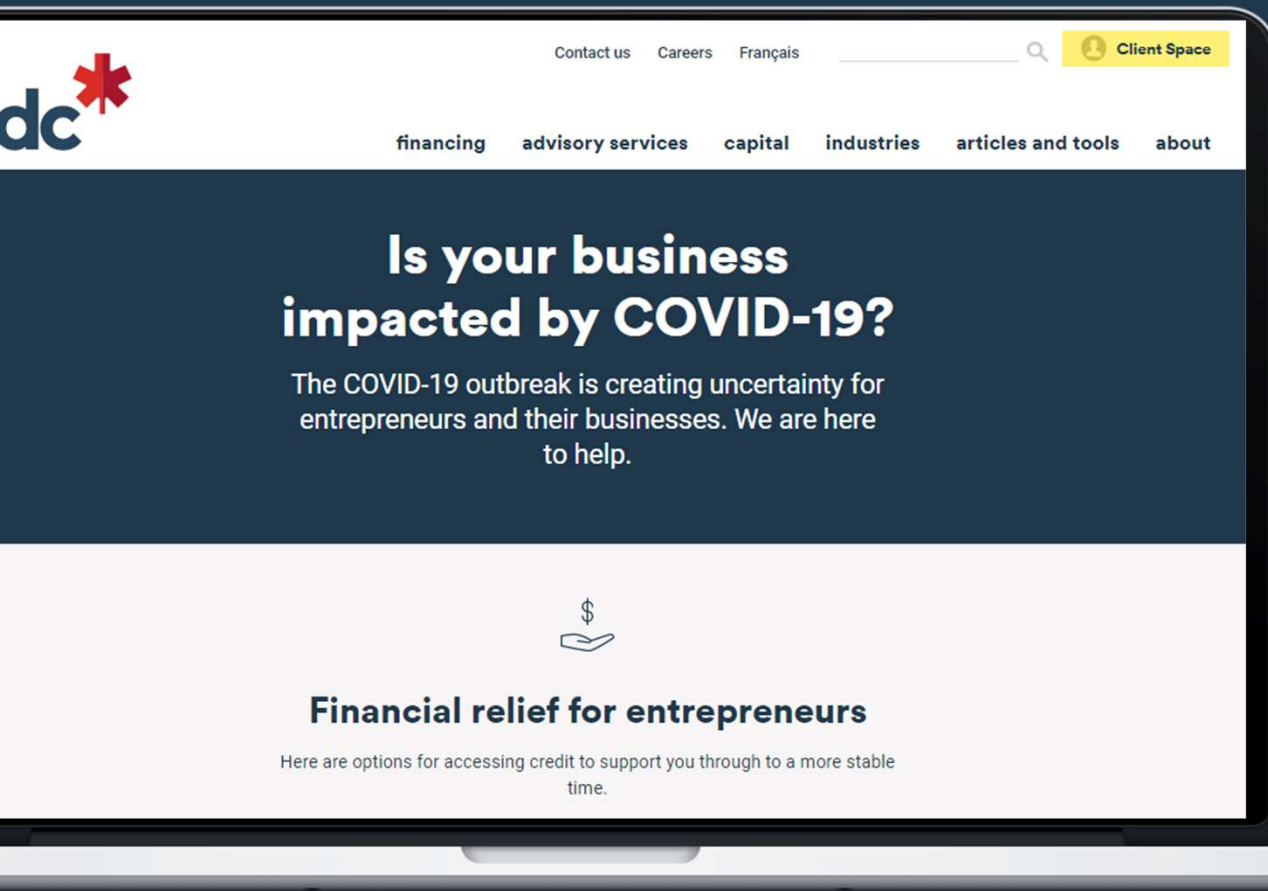


Taking Control of Your Cash Flow

A Financial
Management Guide
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Thank you

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