



**FINALTA
CAPITAL**

TAX CREDIT
FINANCING
MADE EASY.

**FINALTA CAPITAL —
YOUR FAST TRACK TO
GREAT ACHIEVEMENTS**

FINALTA CAPITAL is the only financial institution that lets you turn your tax credits and grants into a major competitive advantage.

FINALTA CAPITAL ISSUES YOUR LOAN BEFORE YOU INCUR YOUR EXPENSES.

FINALTA CAPITAL disburses 25% of your annual loan without reserve or holdback on the first day of each quarter in anticipation of budgeted expenditures.

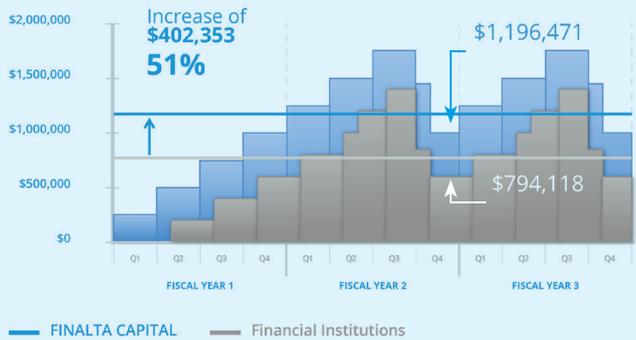
When compared with the financing offer of other Canadian financial or government institutions, FINALTA CAPITAL accelerates disbursements and eliminates holdbacks, generating about 50% more cash based on the same tax credits: a huge advantage that lets you sidestep the need for more expensive and dilutive sources of capital.

**Pre-financed expenditures:
FINALTA CAPITAL vs financial institutions**



FINALTA CAPITAL will have entirely issued your \$1,000,000 loan by the first day of your fourth quarter, whereas other financial institutions will most likely have only issued \$400,000.

50% more liquidity:



For an annual loan of \$1,000,000, the average outstanding loan amount is higher by \$402,353, or 51% more liquidity with financing from FINALTA CAPITAL.

Calculate your advantage, visit:
finaltacapital.com/en/enhanced-liquidity.html#calcul

FINALTA OFFERS A STREAMLINED APPROACH TO FINANCING TAX CREDITS.

FINALTA CAPITAL issues your loan within 15 business days and renewals are made one to two months before the start of your new fiscal year. No need for government guarantees. The documentation is clear and concise.

FINALTA CAPITAL offers financing at a total cost on par with financial institutions that require government guarantees. The all-inclusive interest rate, adjusted to the risk level and loan amount, applies only to the loan balance. There are no hidden fees (commitment, legal, accounting, guarantee, disbursement, monitoring or renewal fees). Loan amounts vary from \$250,000 to \$10,000,000.

FINALTA PUTS ITS CLIENTS AT THE HEAD OF THE PACK

Thanks to custom financing, FINALTA CAPITAL's clients can get their innovations onto the market faster. Hailing from every industry, our clientèle consist of companies at varying stages of growth who have successfully launched their product on the market and wish to access greater liquidity to support their growth or free up their line of credit.

With a good record of tax credit refunds for at least two consecutive years, their income is greater than \$1 million and their EBITDA is positive.



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