



R&D CAPITAL: YOUR FINANCIAL INSTITUTION SPECIALIZED IN TAX CREDIT FINANCING

Speed, flexibility and simplicity

THE RDC LINE OF CREDIT: AN R&D CAPITAL EXCLUSIVE

R&D CAPITAL CAN FINANCE UP TO **150 % OF YOUR COMPANY'S TAX CREDITS** THROUGH AN ADVANTAGEOUS CREDIT FACILITY, AT A MONTHLY INTEREST RATE OF 1%

BENEFITS OF THE RDC CREDIT LINE

- Support your working capital
- Fuel your cash flow
- Ensure staff retention by financing part of the payroll
- Support and accelerate growth and strategic development projects

Your RDC credit line allows you to use the funds provided for your actual needs. This method enables you to keep your financing costs to a minimum. The loan can be repaid anytime or when your tax credits are paid by Canada Revenue Agency and Revenu Québec.

TAX CREDIT FINANCING BY R&D CAPITAL

R&D Capital offers financial services to companies that receive tax credits granted for their work in multimedia, scientific research and experimental development (SR&ED) and the Development of E-Business (CDAE), in addition to financing several types of federal and provincial subsidies. Our company is renowned for speed in processing files, the flexibility of our financing solutions and the simplicity of our processes for clients.

R&D CAPITAL'S COMPETITIVE ADVANTAGES

- A lender specialized in financing tax credits for 16 years
- More than 2,400 companies financed
- Advances of up to 150% of tax credits receivable
- Financing provided in less than 10 days
- Access to a network of private investors and specialized lenders for the benefit your company
- Multidisciplinary team of experts dedicated to your file
- Rigorous monitoring of your tax credit file with tax agencies to speed up payments
- Close collaboration with Quebec and Canadian tax agencies



R&D CAPITAL HAS SUPPORTED QUEBEC COMPANIES FOR MORE THAN 15 YEARS

AN AGILE APPROACH ADAPTED TO YOUR NEEDS

CLIENTS ACROSS CANADA

R&D Capital (rdcapital.ca), is a Canadian financial institution that specializes in financing tax credits. A leader in its field, the company, which was founded in 2004, is backed by the support of major Canadian financial partners, including banking institutions, insurance companies and large institutional investors. The company, whose offices are located in Montreal and Toronto, serves clients across Canada operating in a wide range of business sectors.

R&D CAPITAL FINANCES NUMEROUS FEDERAL AND PROVINCIAL SUBSIDIES

- The Sustainable Development Technology Canada (SDTC) program
- The Canada Media Fund (CMF) program
- Subsidies granted to the video game and multimedia industry
- High-speed internet connectivity infrastructure projects in rural or remote regions

VAST AND DIVERSIFIED EXPERTISE

Since its creation, R&D Capital has provided financing totalling more than \$300 million.

On an annual basis, the company grants more than 150 loans to businesses operating in a multitude of sectors. These companies can be in the start-up phase, in the rapid growth stage, or at a more mature level of corporate development.



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