

INNOVATION AS A DRIVER FOR GROWTH AND SUCCESS

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WE ARE THE ONLY BANK DEDICATED EXCLUSIVELY TO ENTREPRENEURS

BDC offers loans, investments and advisory services. Our purpose is to support Canadian entrepreneurship with a focus on small and medium-sized enterprises.

QUICK STATS

32,000 CLIENTS

2,000 EMPLOYEES

100₊
BUSINESS
CENTRES

\$21.1B TOTAL ASSETS

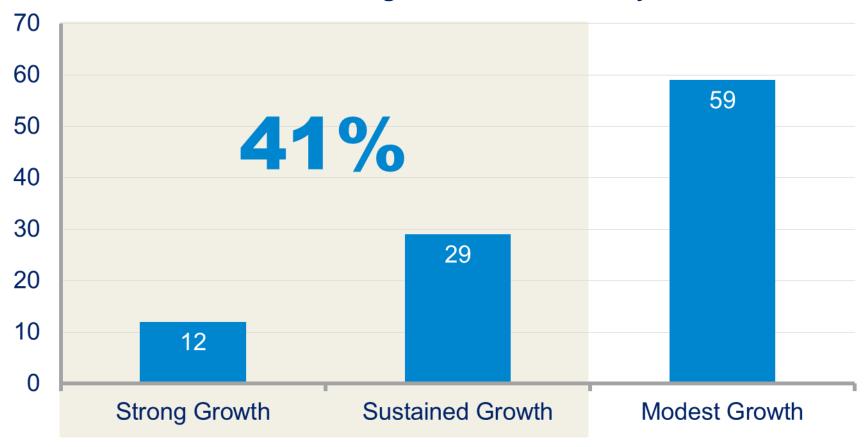
\$417M

DIVIDENDS PAID SINCE 1998 YEARS OF EXISTENCE

IS GROWTH POSSIBLE FOR CANADIAN BUSINESSES?

41% OF CANADIAN SMES OUTPERFORMED THE ECONOMY

Canada: Revenue growth over the last 3 years





FORMULA FOR GROWTH

KEYS TO GROWTH:WINNING STRATEGIES FOR SMES





DIVERSIFICATION

DIVERSIFIED FIRMS OUTPERFORM

7 in 10

fully diversified businesses have strong revenue growth

2 in 10

undiversified businesses have strong revenue growth

EXAMPLES OF DIVERSIFICATION

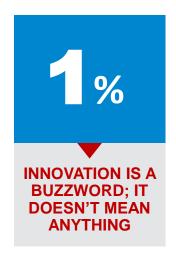
Have multiple Don't rely heavily product or on a single client service lines Have clients or a Operate in more physical presence Sell internationally than one sector in more than one city

INNOVATE

WHAT INNOVATION MEANS TO ENTREPRENEURS













HOW ONE COMPANY SUCCESSFULLY INNOVATED



WHY DON'T MORE COMPANIES INNOVATE?

RESEARCH

is the process of gathering information on the features and needs of the environment in which the firm operates

IDEATION

is the creative process of generating and communicating new ideas

PROJECT SELECTION

is the process of selecting the best ideas to implement

DESIGN AND DEVELOPMENT

is the process of designing and creating new products or services

COMMER-CIALIZATION

is the process of bringing a new product or service to market

PROJECT MANAGEMENT

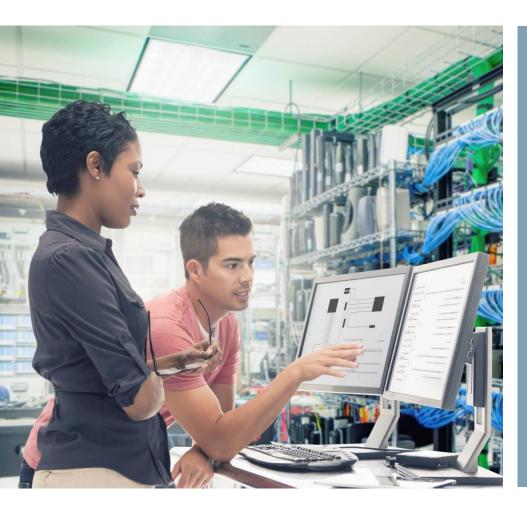
is the process of managing and overseeing product development initiatives



HOW CAN I BOOST THE INNOVATION POTENTIAL OF MY COMPANY?

- 1. Create a culture of innovation
- 2. Find the right people
- 3. Invest in innovation
- 4. Find the right financing
- 5. Ask for help

BDC LONG-TERM FINANCING FOR YOUR INNOVATIVE PROJECTS



- > Invest in technology
- > Develop new products
- Purchase licenses patents or trademarks
- Purchase a new equipment line

BDC EXPERT ADVICE TO RUN AN INNOVATIVE BUSINESS

Business innovation planning

Operational efficiency

Technology investment plan

Technology action plan

IS GROWTH POSSIBLE FOR CANADIAN BUSINESSES?



THANK YOU.

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