

**Aéro Montréal**, Québec's aerospace cluster, supports the Fund for financing aerospace sector R&D tax credits established by Finalta Capital and dedicated to providing strategic support for research and development (R&D) projects undertaken by innovative companies in Québec's aerospace industry. The Fund for financing aerospace sector R&D tax credits will make available \$15 million to reduce the financial pressure on the cash flows of aerospace companies in the process of obtaining R&D tax credits.

### FINALTA CAPITAL ISSUES YOUR LOAN BEFORE YOU INCUR YOUR EXPENSES.

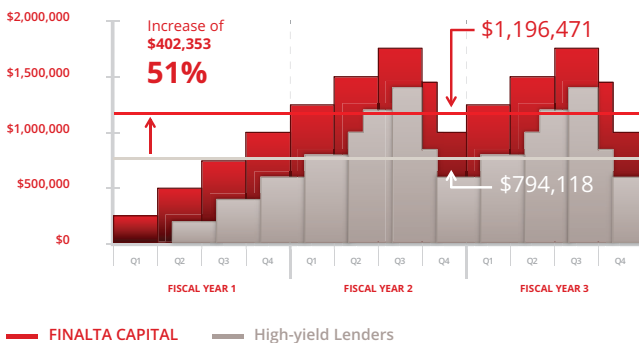
FINALTA CAPITAL issues 25% of your annual loan on the first day of each quarter in anticipation of budgeted expenditures, which is three to six months earlier than other financial institutions.

FINALTA CAPITAL gives higher value to tax credits and longer overlaps on annual loans. This works out to about 50% more cash than with other financial institutions.

*"This fund, which can be described as visionary, will allow SME members of Aéro Montréal to increase their level of innovation and focus their energies on speeding up the commercialization of advanced technologies."*

**SUZANNE BENOÎT**  
*President, Aéro Montréal.*

### 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.

FINALTA CAPITAL  
issues your loan  
**BEFORE**  
you incur  
your expenses

### FINALTA OFFERS A STREAMLINED APPROACH TO FINANCING TAX CREDITS.

FINALTA CAPITAL issues your loan in some 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 AÉRO MONTRÉAL MEMBER COMPANIES AT THE HEAD OF THE PACK

Companies who are Aéro Montréal members can get their innovations to market faster thanks to tailored financing. Working in various aerospace sectors, eligible companies are at different development stages, have successfully entered the market and wish to increase their liquidity to support their growth or free up their line of credit.

With a good record of tax credit repayment, eligible companies generate an income higher than \$1 million and their EBITDA is positive.