

Stop waiting, start innovating — and accelerate your time to market.

Thanks to the FINALTA CAPITAL & **Canadian Manufacturers & Exporters (CME)** \$10 million Tax Credit Financing Fund, CME members can reduce refund wait times for tax credits like the Scientific Research and Experimental Development (SR&ED) Tax Credit Program, among others.

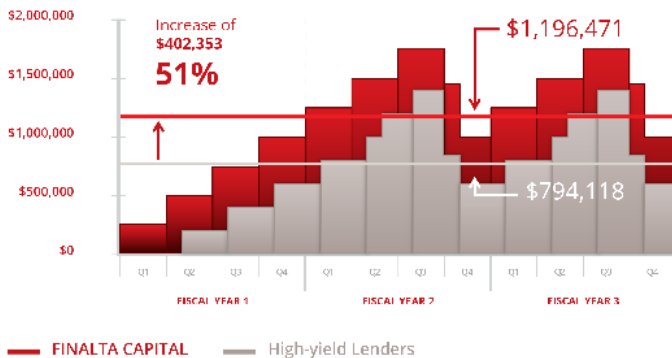
GET MORE CAPITAL OUT OF YOUR TAX CREDITS

FINALTA CAPITAL finances accrued tax credits — before the year is over and your tax credit claim is filed — and issues 25% of your annual loan on the first day of each quarter **in anticipation of budgeted expenditures for that quarter**. Thanks to accelerated disbursements, the annual loans overlap longer and you access at least 50% more cash from the same tax credits on your balance sheet than with any other financial institution.

“The Tax Credit Fund is a new way for CME members to increase their cash flow dedicated to R&D projects. By financing past and accrued SR&ED tax credits, this fund is a game changer for our members looking at finding ways to conduct their R&D activities and bring their products to competitive advantage over their competitors, both domestic and foreign.”

JAYSON MYERS
President and CEO
Canadian Manufacturers & Exporters

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.

STAY AHEAD OF THE COMPETITION.

FINALTA CAPITAL:

- Issues your loan in some 15 business days with annual renewals confirmed 1 to 2 months before the start of each fiscal year
- Provides clear, concise documentation with no need for government guarantees
- Delivers competitive overall cost of capital, rate adjusted to the risk level and loan amount
- No hidden fees: legal, accounting, guarantee, disbursement, monitoring or renewal
- Loan amounts varying from \$250,000 to \$10,000,000

FUEL YOUR FUTURE GROWTH TODAY.

FINALTA CAPITAL's tailor-made financing for Canadian manufacturers enables CME member companies to get their innovation to market earlier and earn revenue faster. Whatever your sector or development stage, you'll strengthen your competitive stance on an international level by fueling your growth with liquidity and freeing up your line of credit.

CME members eligible for this tax credit fund have:

- Generated at least \$1 million in revenue
- Delivered a positive EBITDA
- Claimed annual SR&ED or other refundable tax credits in excess of \$250,000