

# MY CLINIC

## MY ACHIEVEMENT



**BUSINESS  
SERVICES**



**LAURENTIAN  
BANK**



## YOUR PARTNER

Your clinic. It's the centre of your professional life. Hence your desire for a success that matches your ambitions. You've acquired, developed and refined your expertise and methods. Today, they stand as the two keys to your success. Do you believe in yourself? Take action. We'll be there for you.

When it comes to offering sound financial advice and implementing effective management tools, Laurentian Bank knows how to perfectly adapt its solutions to your situation. We're always ready to do more to grow with you. Concretely. Professionally.

### READY TO DO MORE TO GROW WITH YOU

Our services were designed for two purposes: to optimize your business and maximize your success. To do so, we take great care in looking after your financial well-being. We do this with a dynamic, proactive, compassionate and innovative approach. The formula is simple: the more we do, the more you'll have the means to go further. Are you ready?

*Our commercial banking products and services have been designed for your convenience. These effective, innovative solutions will meet all the transactional needs related to running your clinic, just like you expect. simply. Effectively.*

## BENEFITS

- An expertise tailored to businesses
- Account managers who are available to guide your actions and help you make the right choices
- Flexible and customized financing solutions
- An alert team capable of reacting quickly

## FINANCING SOLUTIONS

Finding funds isn't child's play. However, a well thought-out and well crafted business plan managed by passionate, committed people will always find funding. With these conditions, anything becomes possible. So, go ahead: open your clinic. Expand your operations. Take over an existing clinic. Set up a partnership with another health care professional. Buy a property or the latest equipment. Whatever your dream, you can make it happen.

When you need financing solutions to maximize your business and simplify its management, we don't limit your choices to just one. Whether you're thinking short term or long term, we can offer you a solution tailored to your needs.

TYPE	SOLUTIONS	USES
Short-term financing	Operating line - asset based Operating line	» Purchase of supplies and other goods » Payment of short-term accounts payable » Settlement of various operating expenses » Fulfillment of operational needs
Long-term financing	Term loan - Equipment	» Replacement or modernization of equipment » Productivity improvements resulting from new technology
	Term loan - Leasehold improvements	» Modernization of facilities » Renovation of existing facilities for an expansion
	Term loan - Real estate financing	» Purchase of real estate for an expansion or relocation » Opening of a new clinic » Purchase of land for a new building
	Term loan - Goodwill financing	» Purchase of a clinic » Partnership with another health care professional » Equity loan

The conditions that apply to each solution will depend on its use. For the main solutions, pricing will be determined based on the value of your collateral, the financial health of your clinic, and its growth potential. Your capital, meanwhile, will be reimbursed based on a term related to the useful life of the assets you acquire.

### ARE YOU READY?

Have your plans been well thought out and your needs well defined? Talk to our account managers. They'll know how to give you the means you lack to move forward. Effectively. Purposefully.

# Succeed

Opening a clinic and making it prosper are rewarding experiences, more so when you can rely on a loyal and committed partner for advice and support.

At Laurentian Bank, we understand the ABCs of running a business. Give yourself the right tools for a fulfilling career. We'll always be there to help you find a bright future in health care.

We're ready to do more!  
Contact us:

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