

MY DAYCARE CENTRE

MY GROWTH



MAXAFFAIRES
SERVICES



LAURENTIAN
BANK

YOUR MAXAFFAIRES PARTNER

Your daycare centre. Your brainchild and creation. Your budding career. You want to see it grow and achieve its full potential, so that you can take care of what really matters. So that you can thrive. Are you ready to take on the challenge? If so, we're ready to guide you.

At Laurentian Bank, when it comes time to support and inform you, we do our homework. Transferring knowledge is something we know all about. Whether you're looking for financial advice, management tools or business solutions, our understanding of the market and our resources will help you achieve your goals.

READY TO DO MORE TO GROW WITH YOU

Our **MAXAFFAIRES** 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, humane 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 efficient and innovative solutions meet all the transactional needs related to the operation of your daycare centre, just the way you need them to. Simply. Effectively.

MAXAFFAIRES 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 is no 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, open your daycare centre. Expand your operations. Take over an existing centre. Buy a property or build something new. Whatever your dream, you can make it happen.

When it comes to financing solutions that will maximize your business and simplify its management, we do not limit your choices to just one. Whether you're thinking short term or long term, we can offer you a solution customized to your situation.

TYPE	SOLUTION	USES
Short-term financing	Line of credit	<ul style="list-style-type: none"> » Purchase of supplies and other goods » Payment of short-term accounts payable » Settlement of various operating expenses » Fulfillment of operational needs
	Business VISA card	<ul style="list-style-type: none"> » Fulfillment of sporadic needs
Long-term financing	Term loan Financing of daycare operations	<ul style="list-style-type: none"> » Purchase of equipment » Modernization of equipment
	Term loan Real estate financing	<ul style="list-style-type: none"> » Purchase of real estate for an expansion or relocation » Opening of a new location » Purchase of land for a construction of a new building
	Term loan Leasehold improvements	<ul style="list-style-type: none"> » Modernization of facilities » Renovation of existing facilities for an expansion

The conditions that apply to each solution will depend on its use. For the primary solutions, pricing will be determined according to the value of your collateral, the financial health of your daycare centre, 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 will know how to give you the means you lack to move forward. Effectively. Purposefully.

Succeed

Opening a daycare and running it successfully are rewarding experiences, more so when you can rely on a loyal and committed partner who is always there for advice and support.

At Laurentian Bank, we understand the ABCs of the daycare business. Give yourself the right tools to build a successful life-long career. We will always be by your side to help guide your way to a brighter future.

We are ready to go further!
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