



Our Team

## Customized Business Financing

Every business requires capital at different stages of development. At NSBI, our Business Financing team works with companies to structure financing packages with terms and conditions tailored to their specific needs.

### Eligibility Criteria & Service Offering

#### Eligible Industries

- Manufacturing
- Defence & Aerospace
- Information & Communications Technologies
- Life Sciences
- Energy
- Innovative / Destination Tourism
- Export-based services

#### Eligibility Criteria

- Viable Business Model
- Minimum 20% Equity
- No Unfair Impact on NS Businesses
- Must Create Net Economic Benefit

#### Purposes of Financing

- Purchase of Land / Improvements
- Purchase / Construction of Buildings
- Acquisition of Equipment
- Productivity Improvements
- Working Capital
- Market Development

#### Financial Services Offering

- Loans
- Guarantees
  - Term Loans
  - Bond Requirements
  - Performance Contracts
  - Operating Lines of Credit
- Payroll Rebate

### Fast Facts

- » NSBI provides financing to growth-oriented companies.
- » Funding sources for NSBI's financial services include the Nova Scotia Business Fund and reinvested capital generated from our existing portfolio.
- » NSBI applies rigorous due diligence to every financing project to help ensure a return on investment for Nova Scotians.
- » Interest rates commensurate with risk.

Contact one of our team members for more information on NSBI's financial services offering.

#### Financial Assistance

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**Nova Scotia Business Inc.** is Nova Scotia's private sector-led business development agency. NSBI is the investment attraction arm of the province and helps businesses in Nova Scotia meet growth potential through advisory services, trade development, business financing and venture capital.

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Opportunity. Growth. Prosperity.