Realize your vision with our specialized expertise and financing solutions for Franchisees.

Thinking about opening a franchise? When you're ready to take the next step, let our dedicated National Franchise group advise you. We've been working closely with franchisees for more than 30 years, and have developed an understanding of their unique, ongoing and changing financial needs.

BMO offers:

- The expertise of a knowledgeable franchise account management team
- Competitive loan rates and terms
- A customized financing and cash management program

Financing Solutions[1]

Capital Loans to help with franchise purchase, renovation or equipment costs

- Financing up to 70% of the cost (higher percentages will be considered based on individual circumstances)
- Repayment terms of up to ten years
- Competitive floating or fixed (short- or long-term) interest rates

Operating Loans to help you balance operating expenses against cash flow

- Competitive floating or fixed (short-term) interest rates
- BMO Mastercard®*

Cash Management Solutions

Online Banking for Business to help you gain complete control of your business banking

- A more convenient and flexible way to move funds, make payments and manage your account activity

Managing payments to help save you time by simplifying administration tasks

- Payroll services for all sizes and number of franchises offered through a strategic alliance with ADP®** Canada

Managing customer receipts to help you run your business more efficiently

- Interest-earning business deposit and investment accounts
- Electronic payments processed through a BMO account are accessible by the next business day
- Easy, reliable and secure debit and credit card payment solutions with Moneris®***
- Night depository services to accommodate banking needs for extended hours and weekends

Additional Banking Solutions

Group Banking Plan to help enhance your current employee package

- Available to all franchisees and their employees
- A value-added, complementary range of personal banking solutions at preferred rates and terms

Is franchising right for you? Franchising is growing in popularity across Canada because it's a great way to combine a well-known brand and popular business with your own expertise and vision. Arranging financing, however, can seem daunting. That's where BMO can help. Think of us as an integral part of your team of specialists, working with you to help your new business venture succeed.

Preparing for a franchise finance meeting.

You may not you have the funds to finance your new venture on your own, and require a bank loan. Don't get overwhelmed; we're here to advise at every step of the journey. Here's what you'll need:

1. Determine how much money you'll need, and exactly what you'll use it for.
2. Prepare a financing proposal, along with details of the franchise system (provided by the franchisor).
3. Supply us with organized documentation to help simplify the process. We're looking for reliable and realistic information. Your financing proposal should include the following details:
   - An outline of the business activity
   - The amount of money required and from what sources
   - How the money will be used and when it will be repaid
   - What loan security will be provided
   - What the projected financial results will look like
   - Your personal net worth and earnings statements

TIPS

Your financial proposal is more than an essential tool for us to review your request – **it's your plan of action.**

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Your business plan is a blueprint of strategies and "what if" scenarios that **will help pave your way to success.**

Lean on our expertise.

Did you know that BMO can help with more than just funding? Reach out to our dedicated franchising team for expert advice on finance and banking services, business development, operations, and more.

We can also help manage your personal wealth earned through your business, with tax advice, succession planning and investment planning.

You'll also need a business plan. Your franchisee business plan shows you've done your research, and that you understand your chosen industry and market. Your business plan should include:

- Business name, address, key contact names
- Table of contents
- Summary
- Industry overview (key drivers, demographics, trends)
- Business management structure (background, qualifications, responsibilities)
- Information about your product and/or service offering
- Market (size, competition, supply, overall standing)
- Financing outline (emphasizing the use of requested funds)
- Basic corporate information (e.g. shareholders, lawyer, accountant)
- Appendices (biographies, product literature, historical financial statements, projected income statements, opening balance sheet and cash flow statements)

Let's connect

For more information, visit bmo.com/franchise, or contact a franchise specialist:

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BMO We're here to help.™

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