

Why Your Ideal Lender Is Out of Reach

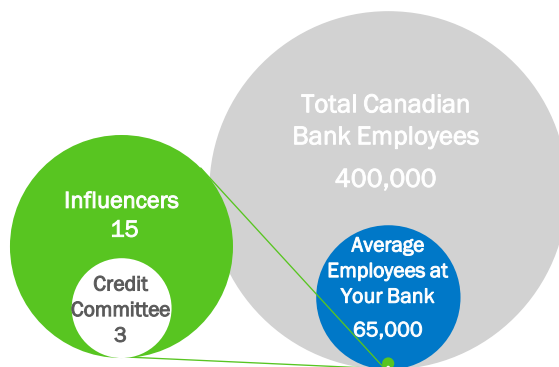
WHO ACTUALLY APPROVES YOUR CREDIT?

Banks are large, political organizations. RBC, the largest of the “Big 5,” has 89,755 employees. The smallest, CIBC, has 44,516 employees. Even if you know which lenders would lead in a competitive process, do you have [the right people](#) in those banks advocating for you?

There are about 400,000 employees in your lender universe and each lender has only 2 or 3 people who can actually approve your credit.

How hard is it to find the right 3 people out of 400,000?

It's the same as trying to find a grain of sand in a sandbox.



YOUR FINANCE TEAM DOES NOT HAVE ENOUGH TIME

Even if you have access to the right decision makers at the right lenders, you don't have the time and resources required to create a competitive process.



A competitive credit process takes a dedicated team of specialists 900 hours to complete.

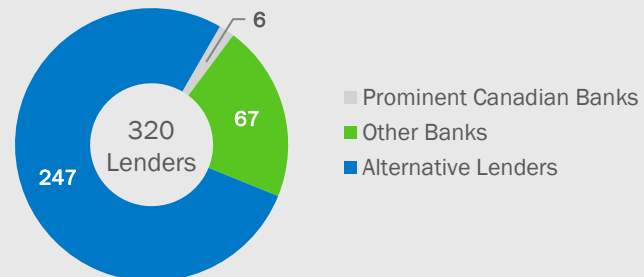


If your CFO drops all of their regular duties and dedicates 40 hours per week to the process, it would take 5.2 months to complete.



If your CFO continues to spend 40 hours per week at their “day job,” they would have to work every evening and weekend for 10 months to complete this process.

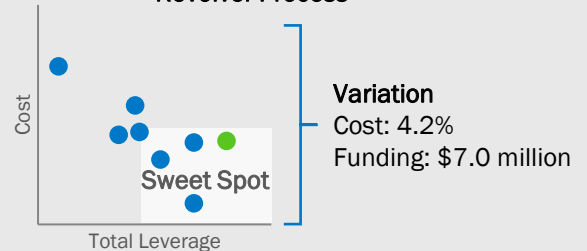
WHERE DOES YOUR BANK FIT IN?



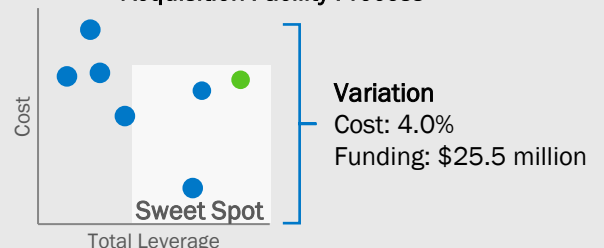
There are 320 lenders to Canadian business in our network.

Different lenders exhibit unique and opaque lending practices, which leads to inconsistent outcomes. Each time we've collected lending proposals for our clients, the range of cost and dollars committed is staggering. Here are three recent examples:

Revolver Process



Acquisition Facility Process



Growth Facility Process

